

FOUNDATIONsm for WOMEN

Eliminating Global Poverty Through Microcredit

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Visit Us: www.foundationforwomen.org

13th
Annual

Honoring the Women in Our Lives Luncheon

Friday, September 30, 2011
11:30am - 1:30pm

San Diego Marriott La Jolla
4240 La Jolla Village Dr.
La Jolla, CA 92037



Our 13th Annual Honor the Women in Our Lives Luncheon

We have just less than 30 days until our 13th Annual Honoring the Women in Our Lives Luncheon fund raiser, September 30, 2011. The event will be held at the San Diego Marriott La Jolla. Our keynote speaker Helen LaKelly Hunt, PhD., founder and president of the Sister Fund, will join us for the celebration -- bringing her vast experience and passion for the issues affecting women and girls.

Pat Brown, Channel 10 News evening weathercaster, has graciously agreed to emcee the event again this year. We are hoping for at least 200 attendees and are seeking wide corporate, private, and public support. You can find more information about the event as well as tributes and table opportunities on our website. Single tickets are \$65 for adults

and \$25 for students and includes parking for the event.

Look Who's Joining Us for lunch...

Our September 30th, *Honoring the Women in Our Lives*, luncheon is shaping up to be our best yet. The response and enthusiasm for the event has been heartwarming. Our guests will include the American Association of University Women (AAUW) and Voices of Women (VOW) -- Both organizations have joined forces and plan to share a table or two at the luncheon. Women Give San Diego has also pledged to support the event and have reserved two tables. One of our major funders and avid supporter Mission Federal Credit Union has purchased a table of eight and plans to offer four

seats to FFW Microentrepreneurs. Point Loma Credit Union staffers will also be on hand to honor their Vice President, Deborah Foley. La Jolla Cosmetic Surgery Center purchased a full-page ad and is sponsoring the luncheon at the Sister Level. City National Bank, La Jolla, has made a generous donation towards the luncheon and is one of the named

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"We often take for granted the very things
that most deserve our gratitude." - Cynthia Ozick



From left to right Elsa Urzua, Leonor Manzao, Carmen Saucedo (owner of building and fellow FFW borrower), Josefina Jara and Herlinda Donate.

Thank You for Your Support!

Foundation for Women would like to give a very big and grateful thank you to all of the supporters and organizations who are helping us reach our goal of eliminating global poverty, and to those who made the All Liberian Women's Summit possible. Thank you so much to:

- President Ellen John Sirleaf and Vice President Joseph Boakai
- UNWomen Photographer Phil Borges for spending a month in Liberia documenting and the work of FFWL and the stories of astonishing women borrowers.
- Ann Lovell and family for their very generous support of the Summit and the funding of our FFWL COO Jade Martin
- Chevron for partnership in Liberia
- Point Loma Credit Union for hosting North County's 1st Anniversary and for the countywide workshops
- Joe Molina, Business & Entrepreneurship Center at Mira Costa College
- John A. Lundblad, City of Oceanside, for supporting FFW's work in North County
- Sandra Martinez for mentoring our Chula Vista group
- The Diva Money Club for their continued support of our programs



The Untold Story of a Woman's Rise from Poverty to Become Liberia's Independence Day Speaker

By Moco McCaulaly

The founding of Liberia, Africa's oldest republic, is an unlikely story about how a straggling settlement of former slaves from America and indigenes struggling to forge its identity in the midst of inimical forces triumphed over insurmountable vicissitudes to become Africa's only independent nation on July 26, 1847. Turn the pages 164 years later to July 26, 2011, and that Madam Garmai Korboi Carvins would be the one delivering Liberia's Independence Day speech to the nation as the Independence Day Orator is also an unlikely story about a woman overcoming insurmountable odds to play such a high

sponsors. And Councilwoman Farrah Douglas will be attending this year.

Other organizations and businesses that will be represented at the event include, the Leichtag Family Foundation, the University of San Diego, WomenCare Global, Soroptimist International (San Diego Chapters), San Diego County Commission on the Status of Women, Chicano Federation, Dreams for Change, New Paradigm Enterprises, Livingkindness Foundation, Premier Properties and Investments, Citibank and Photographic Art by Norma Brown Hill, to name just a few.

The luncheon is slated to be one of the most magnificent celebrations of women and girls. It will also be a great opportunity for attendees to meet and network with scores of remarkable women in our community. For tickets or information about the event please contact Cory Bridges at cory@foundationforwomen.org or 858-483-0400. Tickets can also be purchased online at <http://ffwluncheon.eventbrite.com/>. Please join us!

Philanthropists of the Year

We are pleased to announce that we will be honoring five remarkable women who are making a difference in the lives of women and girls at our annual luncheon on September 30th -

Commissioner Darlene Davies, Chair of the San Diego County Commission on the Status of Women. Gail Dimitroff is an active participant of American Association of University Women (AAUW), Voices of Women (VOW), and a graduate of LEAD San Diego. Elaine McLevie is a member of the AAUW CA International Advocacy Committee and is affiliated with the Del-Mar Leucadia branch. Therese Cisneros-Remington is a fierce advocate on behalf of minority women entrepreneurs in San Diego. Deborah Foley is Vice President of Operations at the Point Loma Credit Union. Jan Phillips is a founding and life member of the Foundation for Women. A visionary thought leader, award-winning author and philanthropist, Jan is also the

founder of the Livingkindness Foundation.

Chula Vista Store Opened

FFW is proud to announce the opening of a Chula Vista storefront shared by four of our borrowers. The businesses of Herlinda Donate, Josefina Jara, Leonor Manzano and Elsa Urzua have found a permanent home at 225 Third Avenue, Chula Vista, CA 91910! Meet the entrepreneurs below...

Herlinda Donate works for Gayosso, one of Mexico's leaders in funeral planning and services. While it may be something no one likes to think too much about, funeral services are a must in everyone's life. Herlinda works locally with Singing Hills Memorial Park. For more information, please call 619-638-4543.

Josefina Jara is an internationally known psychic with more than 32 years of experience. Josie specializes in card readings, qi-gong, feng-shui, reiki healing, aura cleansing, aromatherapy and classes for spiritual development. Josie also prepares custom candles and oils. For more information, please call 619-788-8566.

Leonor Manzano makes incredible, one of a kind handmade crafts for any occasion (candles, felts etc) or holiday, in addition to being a top seller for Avon. Leonor sells Avon's complete line of fragrance, skin care, gifts and clothing. For more information, please call 619-342-5241.

Elsa Urzua makes beautiful, handmade jewelry unlike anything you've ever seen with crystals, stones and crochet. With over 25 years of experience, Elsa's designs have been featured in many San Diego Magazines and has been carried by specialty boutiques around the county. For more information, please call 619-277-8474 or email elsalivier@live.com

We invite you all to come meet these inspiring entrepreneurs in person and see their one-of-kind products and services!

Our Progress So Far

13 locations opened since the new programs began just over a year ago;

We are in discussion with Barrio Logan, and San Ysidro for more new locations

We are opening another evening meeting in Carlsbad

425 women received **\$138,750** in FFW loans in that time;

31% paid off initial loan and are receiving the next level loan;

Less than 1% of loan amount has been defaulted.

How Your Contributions Are Making A Difference

New GMS software allowed us to track and analyze these figures. FFW is also busy improving the education piece of the San Diego Microcredit Program (SDMP). We are establishing goals for borrowers wishing to renew loans that are directly related to the business education; obtaining sellers' permits, food managers' certificates, etc. This week, our North County program manager Lourdes is taking the Oceanside borrowers on a field trip to the State Board of Equalization to fill out forms for sellers' permits and a class on reporting taxes and other requirements for business owners. In Fallbrook, the borrowers meet from 8:30-9:30 AM at the Library for computer or business literacy training, and then mentors from the community come from 9:30-10:00 AM for personalized support followed by the regular meeting to make payments on the loans. In Chula Vista this week we had two bi-lingual representatives from Point Loma Credit Union, give classes on banking and other business related topics.

profile role in her nation.

"I was surprised when I was informed that I was selected to deliver the country's 164th Independence Day Speech. I wondered to myself how a market woman like me could be selected to play such a high profile role in my country," Madam Carvins said, still overcome with disbelief at being selected to deliver her nation's Independence Day Speech.

But the success story of Madam Carvins rise from difficult circumstances to becoming Liberia's Independence Day Orator, is also a testimony to the transformative impact that the Foundation for Women, Liberia (FFW-L) is having in the lives of women who benefit from the organization's microcredit programs. With a husband and four children, Madam Carvins was looking to expand her business and therefore joined FFW-L's

local branch in Voinjama, Lofa County and applied for her first loan.

With the loan from FFW-L, Madam Carvins said she was able to expand her small business and over time, she was also able to generate more income from her business which helped to increase her recognition as a business woman in her community, prompting her selection by the Senior Commerce Inspector in Lofa County to deliver the Independence Day Speech.

"I am truly grateful to the Foundation for Women in Liberia for assisting me with the loans to grow my business and I am extremely proud to be a member of this organization," said Madam Carvins.

But Madam Carvin's gratitude to FFW-L does not stop there. She explained that when she initially heard the news that she had been selected to

deliver the Independence Day Speech to the nation, she wasn't too sure if she was up to the task but that because of her experiences gathered from chairing FFW's meetings, she was able to gather her confidence.

The Foundation for Women in Liberia, which was founded in 2006 and is headed by Mrs. Emily Guegbeh Peal, not only provides microcredit loans to women and the disabled, but the organization also provides scholarships to students and conducts adult literacy for its members to empower them to improve their lives.

Starting with just five women, FFW-L, whose motto is "eliminating global poverty through microcredit" has since grown to over 2000 members and now operates over 100 centers in 12 of Liberia's 15 countries.

THANK YOU FOR YOUR SUPPORT

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Founder and CEO: Deborah Lindholm
FFW Liberia CEO: Emily Guegbeh Peal
Chief Operating Officer: Judy Bee
VP Community Development: Murugi Kenyatta
Program Director: Kristi Pennington
Office Manager: Cory Bridges

Contact Us:

Foundation for Women Center
4747 Morena Blvd. Suite 375
San Diego, CA 92117

Mailing Address

Post Office Box 2786
La Jolla, CA 92038

858.483.0400 or 1.888.303.2622

Fax: 858.483.0405

info@foundationforwomen.org
www.foundationforwomen.org

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