

WOMEN'S GLOBAL EMPOWERMENT FUND

Annual Report 2016



Mission to Empower

The mission of Women's Global Empowerment Fund is to support women through economic, social and political programs; creating opportunities while addressing inequality, strengthening families and communities.

Our strategy is to provide women with the framework necessary to create viable opportunities for themselves and their families. Through grassroots strategies, marginalized women are given the tools necessary to alleviate poverty thus facilitating sustainable development and empowerment. Our goal is to work for social justice, increased human security and women's empowerment.





Letter From The Executive Director

Entrepreneurs Are Everywhere!

Greetings, welcome to our Annual Report for 2015/16!

Since we began our journey in 2008, WGEF has provided thousands of loans, enabling women to create and build opportunities in nearly every sector of business. In addition, thousands of women have attended our literacy program, our leadership development training and have participated in our annual drama festival. This translates into important and relevant changes on the ground, and every level of community life.

Women who were once terrorized, marginalized, voiceless, are now participating, working, earning, mobilizing, sharing, hoping and inspiring the next generation of women. Our clients are farmers, producers, suppliers, restaurateurs, hoteliers, small business owners, educators; working in construction, going to school, running for office, leading in their communities, taking care of their families and each other.

We did not do this alone. The partnerships we have developed along the way, donors, volunteers, businesses, foundations, academics, and others who believe in what is possible, are critical to the success of our program. I hope this report inspires you leaving you feeling hopeful and proud to have been a part of WGEF over the last 10 years.

Karen Sugar, Executive Director

Credit Plus

As of 2017...

Our Credit Plus Program combines microcredit services with literacy, leadership development, health initiatives and basic business education into a single service reaching women in poor or rural areas. This integrated approach has been proven to alleviate poverty and empower women.

As of January 2017, we proudly report that WGEF has given 10,000+ microcredit loans, basic business training and opportunities to participate in development programs. We have seen many indicators in the current year that highlight the success of the Credit Plus Program including:

- Sustainable, viable businesses are being created that add economic value at all levels in the community with no defaults
- Many groups applying for 4th or 5th loans to expand their businesses
- 10 clients ran for elected offices in local and regional levels in 2016 national elections
- Impressive turnout to trainings and events; supporting 22 Peer Counselors and 12 Access to Justice team members
- Excitement and recognition for our literacy program in the community; serving 1500+ women over the last 9 years

Our multifaceted approach to the complexities of poverty and inequality have resulted in the economic, social and political growth and success of our clients, their families and the community.



Agriculture

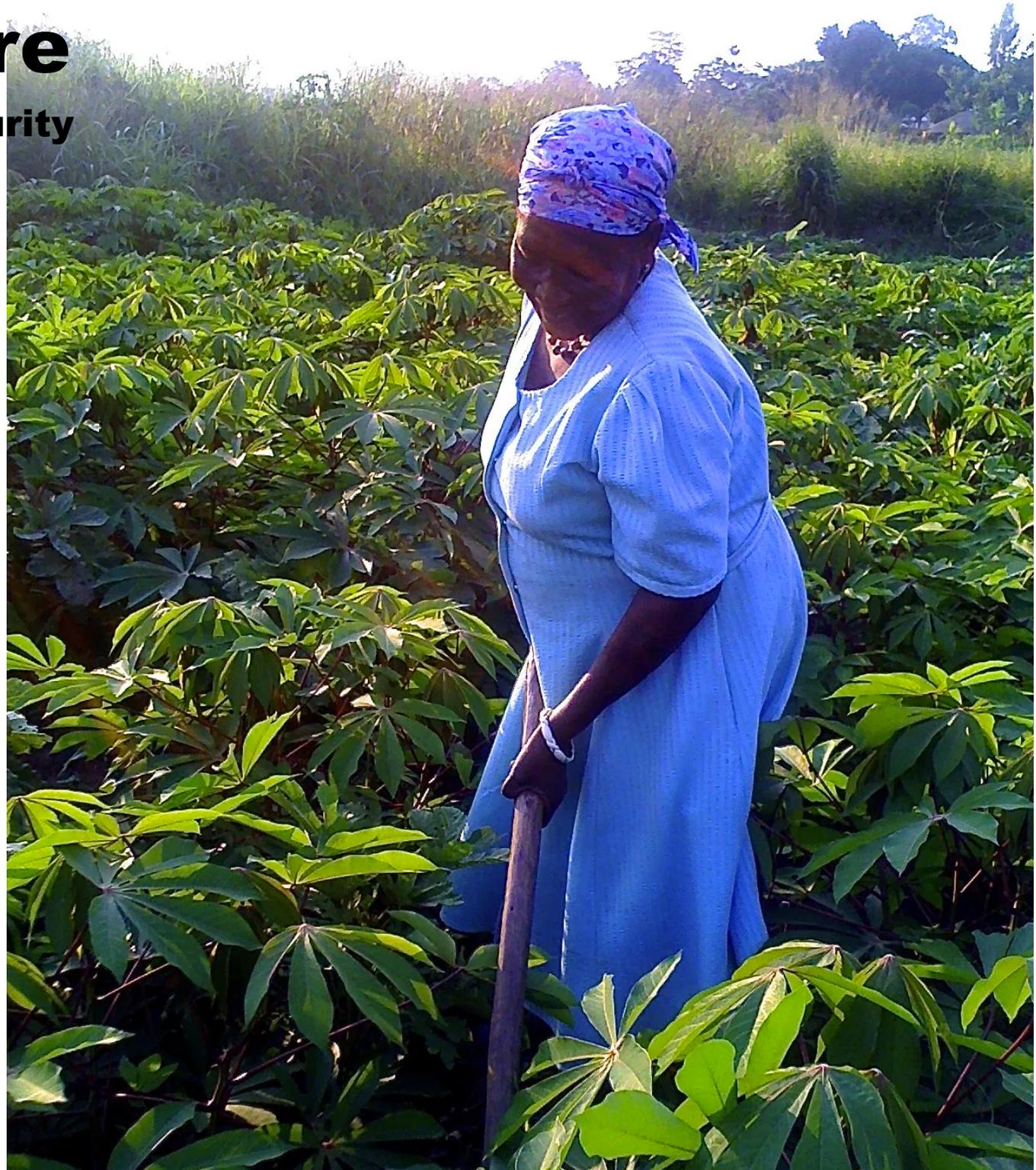
Ensuring Food Security

Women provide up to 90% of the rural poor's food and produce, WGEF is supporting women farmers by offering agricultural loans and training.

A third of our portfolio is dedicated agriculture projects, creating local food economies, increasing food security and supporting local food production. Our women-led farm initiatives have grown in size and scope; using best land and growing practices, no pesticides, providing food for families, communities and regions.

1/3 of our loan
portfolio is agricultural

4000+ agriculture loans
given out since inception



Impact By The Numbers

2016 Impact

**Since Program Inception
As of Dec. 2016**

2,930

**Individual
Borrowers**

9,021

289

**Borrower
Groups**

1,180

\$128,728

**Loans
Provided**

\$387,202

\$44

**Average Loan/
Individual**

\$43

\$445

**Average
Loan /Group**

\$328

% of Loan Portfolio at Risk* 0%

***30 days+ overdue**

Our Clients

Vicky Acan is 33 years old, married and a mother of 4 children. She runs a restaurant business in Layibi, she employs 3 waitresses to support her business which serves between 150 to 200 customers a day.

Vicky is a former victim of domestic violence who separated from her husband 7 years back and decided to live a single life together with her children. She joined WGEF in 2010 with a group of 6 members each running different small businesses but both stay and sell in the same market. The group members support one another. Last year 2015, Vicky's group requested and applied for a group loan of \$800 from WGEF to support Vicky on her goal of buying a house where she operates her Restaurant business. Successfully the group has since repaid back her loan to WGEF, Vicky was able to buy her house and continued to grow her business.



“The struggles of my hands, the support from group members, the skills and financial support from WGEF has made it possible for me to be an independent successful business woman and Land lord in Gulu. After setting up a successful restaurant business, I was able to buy a house where I work from, I created employment for my fellow young women who are helping me serve the clients. My life is worth leaving because of the transformational support I received from WGEF” I can independently support my family. I” encourage my fellow women to dream big, support one another and never fear to bring out their ideas”

Thank you WGEF for empowering women like me in Uganda.”

2016 Highlights

Healthy Periods Initiative

70 percent of reproductive diseases are caused by poor menstrual hygiene. In lower income countries, and areas where there is a lack of access to sanitation and water, menstruation is significantly more challenging to manage hygienically and with dignity. Due to the lack of access and affordability of sanitary products, women and girls often use cloth, leaves, mattress stuffing, and other ineffective and unsafe materials. These materials are unhygienic, uncomfortable, ineffective and unacceptable. Period.

To address the issue of menstrual health, and the challenges women face with regards to access, hygiene and socio-cultural stigma, Women's Global Empowerment Fund launched the Healthy Periods Initiative – improving health, creating livelihoods.

Thru the purchase of a manufacturing unit, WGEF clients will produce a low cost sanitary product. From a grassroots level, we plan to inform, educate and provide resources to assist in the development of successful social enterprises that provide safe and sanitary resources for all women in their communities.



30% of sanitary pads are donated

Sold at **\$.05** per sanitary pad

15 young mothers are selling pads with marketing materials, packaging and branding.

2016 Highlights

GWRC runs on
100% solar
energy



Gulu Women's Resource Center

To address the issues of stubborn poverty and the challenges women face regarding access to and information on: health, justice & human rights, gender based violence, economic empowerment, education and activism, we opened the Gulu Women's Resource Center (GWRC) in October 2016. GWRC is a one-stop center that will provide essential support, information and education to women and girls in northern Uganda.

The GWRC will provide women and girls in Gulu, and neighboring districts, access to information and support thru small group educational courses, including computer skills, helping them become more able to make informed decisions about their lives. The center will educate women about their health and well being, including access to family planning information, learning money management for economic empowerment and how to recognize and address domestic violence. In addition, the center will house the Peer Counseling and Access to Justice teams, WGEF staff, and hosting community interest events.

Literacy Program

"I was blind but now I see" -Anek a Women's Global Empowerment Fund literacy client

Since July 2008, we have been giving our clients the tools they need to succeed through our literacy program. Classes are held twice a week every week for 6 months and has been immensely popular. We doubled out literacy program to 416 women this past year, servicing 1,400+ women to date.

Average annual cost of our literacy
program per person: **\$80**



2016 Highlights



Kikopo Pa Mon Gulu-To address the issue of gender inequality, violence, land rights, food security, HIV/AIDS and other issues facing women in northern Uganda, Women's Global Empowerment Fund created and hosts a drama festival, *Kikopo Pa Mon*. Women in our *Credit Plus* program create original plays highlighting their stories using music, drama, and dance.

Looking Forward to 2017

2017 is going to be a big year for WGEF. Some of initiatives include:

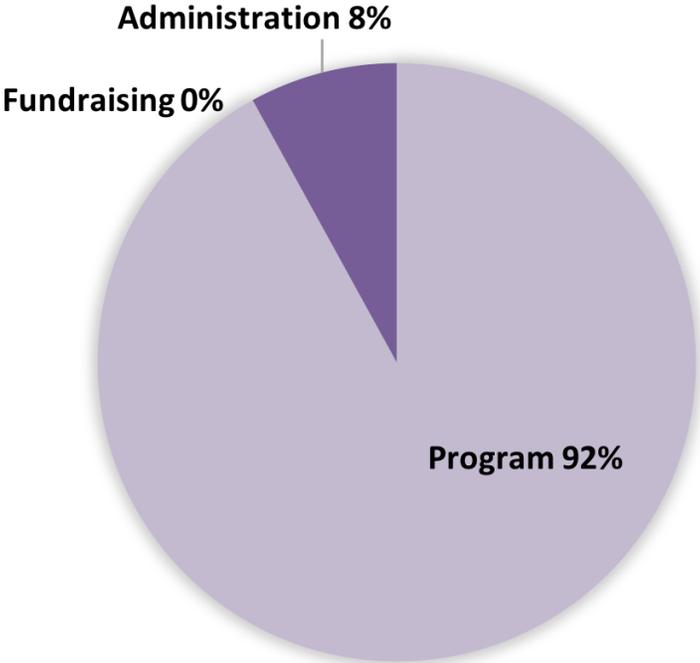
- Creating a weekly radio show called the “Women’s Assembly Hour”: a half-hour radio program where women come on and discuss challenges, events, community happenings, issues, elections an anything impacting the community.
- Expanding our literacy program to 1,500 women, nearly quadrupling our literacy capacity.
- Expanding our loan portfolio to 2,500 new loans in addition to the second-cycle loans.
- Continuing to grow our agriculture project portfolio to expand local food production and food security.
- Aquire a machine to quadruple production of sanitary pads.



2016 Financial Snapshot

Total Revenue: \$271,292

BREAKDOWN OF EXPENSES 2016



Partnerships & Supporters

Urban Decay and the Ultraviolet Edge

Empowerment is a beautiful thing. That's why we're proud to be collaborating with Urban Decay, a forward thinking make-up brand whose Founder, Wende Zomnir is committed to women's empowerment.

Thru the philanthropic project, Ultraviolet Edge (UVE), proceeds from a special product will fund contributions to organizations to empower women; WGEF is the pillar organization of UVE.



Urban Decay national sales meeting, August 2016

Our Supporters

Our programing achievements could be made possible from significant support from a wide range of donors and foundations. It takes a community to keep us thriving. We would like extend our thanks and gratitude for all the support given.

- Clif Bar Family Foundation
- Kathryn B. McQuade Foundation
- PB&K Foundation
- Women's Partnership Market

And many other wonderful donors and partners!



The "Dragon Arrrses" Relay Team donated their prize money from the Colfax Marathon to WGEF.

Our Team

Karen Sugar, Executive Director

Bukenya Musa, Program Director

Anena Monica, Program Manager

Anena Kevin Okumu, Program Manager

Ayaa Esther, Program Manager

2016 Board of Directors

Michael Powell, Board Chair

Erin Flaherty

Georgina Forbes

Kinga Pecak

Leah Rausch

Louise Martorano

Molly Diachok



Join the Fight for Women's Empowerment

Our hope is that you will want to be a part of Women's Global Empowerment Fund. Financial support is critical to achieving our goals of fighting poverty by establishing a sustainable microfinance organization. By providing an integrated package of financial and social development services, women can begin the slow process of changing the oppression and poverty they face everyday. Women have proven to be a good risk; they desire a better life for themselves and their children free from fear and violence.

By helping women to increase their income, microfinance has an immediate and lasting impact on their quality of life resulting in the ability to afford nutritious food, education, shelter and healthcare improvements for the lives of the women, children and communities. As businesses grow the positive effects of microcredit spread beyond the family into the local community, through employment and contribution to the local economy. Our motivation is the belief that when given an opportunity women can rise above poverty with dignity.

“One could argue that if the goal is true empowerment, we must go further and suggest that all human beings experience equal and full access, and not just one gender over another. Empowerment must include equality and liberties for all; only when all people are imbued with dignity, justice and human rights can we say that we are empowered.” – Karen Sugar, Founder WGEF



www.WGEFund.org