



Annual Report | 2019-20



**Women International Leaders
of Greater Philadelphia, Inc.**

In a year of unprecedented challenge ...

Dear WIL family,

As with many non-profits, WIL's 2019/2020 program year was met with challenges surrounding the COVID 19 restrictions; yet WIL was able to see growth in donations, form partnerships and attract new members, while educating ourselves on women's global issues. We at WIL are very proud of the progress made this year in spite of these uncertain times. Our talented Board of Directors met the challenge head on with creative ideas to engage our members and donors in our mission. Due to your generosity, WIL was also able to respond to the COVID19 crisis with six one-time grants targeted specifically to support women already enrolled in WIL's international village bank programs. In addition, WIL provided small one-time grants to two local Philadelphia organizations who support the Hispanic immigrant community.

Following are highlights:

- **Micro finance** is helping countless number of women on the path to gaining financial independence, improving health and education, and becoming leaders in their communities. This year we focused on establishing village banks in Central America and the Caribbean; Namaste in Guatemala and Fonkoze in Haiti are our newest additions bringing our total number of banks to 22 with a presence in 14 developing countries.
- Seven **Empowerment Grants** were awarded for a total of \$10,000.00. These awards went to non-profit organizations and NGO's for empowerment programs in education, health, training and social and political programs.
- Members were engaged in **hands-on service projects** benefiting women in struggling international communities as well as Philadelphia's immigrant community.
- Over \$21,000.00 was raised through our **annual appeal**.
- We continued to **educate** ourselves about women's global issues **through in person and virtual programs as well as in international travel**. Five in-person programs were delivered prior to the COVID shutdown followed by two virtual programs on Microfinance and Empowerment Grants. Virtual book and film discussions dealing with Central American themes were delivered over the summer. Five of our members traveled to Kenya where WIL has established two village banks and they met with groups of women in our micro loan programs.

... where there's WIL there's a way

- Our board of directors continue to make progress on **WIL's strategic directions plan** developed in 2018/2019 in the areas of membership diversity, impact focus, metrics, clarity of mission and fund development.
- Finally, this year we formed an **Advisory Council** to broaden our reach in the Philadelphia region and gain perspective on WIL's operations and messaging.

In this Annual Report, you will read more about the above accomplishments that represent our mission, "Empowering Women Globally." We thank you for your past support and trust you will continue to be involved with WIL, including by becoming a member. Thank you from all the women struggling to survive and thrive!

Sincerely,

Nancy

Nancy Alter
President 2019/2020



WIL Kenya trip | February 2020

OUR MISSION

Women International Leaders invest in underserved women globally who take the lead in becoming self-sufficient, elevating their families and communities.

We accomplish our mission by providing:

Microfinance funding and support services for the lowest-income women to start and grow their businesses. Microloans provide economic power not readily available to women in under-resourced areas of the world. With a WIL loan, women are able to build a livelihood that can sustain their families



Grants to grass-roots nonprofit and NGOs that serve vulnerable women and girls in countries where poverty is a way of life. By focusing on women's education, health, social/political leadership and self-sufficiency projects, WIL provides a path to a more secure future.

Educational Programs that focus on women's economic, health or political issues ensuring that WIL members are aware of the complex issues affecting global poverty. When we communicate a woman's story and the issues relevant to her survival, we are spreading the word and the compassionate belief about what will make a difference in her life.



OUR VISION

*WIL envisions a world where all women achieve
a secure and sustainable future.*



Travel Opportunities that help with our understanding of the difficulties faced by women in these communities. WIL brings the travel experience closer to all WIL members through international and local travel, literature and film, enhancing understanding of what contributes to disparities in income and opportunity.

Service Committee projects complement WIL's financial support of organizations that empower vulnerable women in low income communities around the world through hands-on service projects. Our diverse projects have included mentoring, non-profit board development, the collection of basic goods and production of goods for sale.



Where there's *wil* there's a way

Microfinance – Extending WIL’s Impact

In 2020, WIL supported microfinance grants to two organizations in the Central American/Caribbean regions. Two microfinance banks were funded in fiscal year 2020:

- Namaste, supporting micro-loans for poor indigenous women business owners in the rural Boca Costa region Guatemala
- Fonkoze USA, supporting micro-loans to poor rural women living in remote areas of Haiti who sell products in their local marketplaces

WIL Funded Banks reaches 20, a new milestone!

Afghanistan (FINCA)	Mexico (Pro Mujer)
Bolivia (CIDRE)	Nicaragua (Pro Mujer)
Dominican Republic(Esperanza Int.)	Philippines (CARD, NWTF) -2
Ecuador (FINCA)	Sierra Leone (Street Child)
Ghana (United We Stand)	South Africa (Small Enterprise Foundation)
Guatemala (Friendship Bridge, Namaste) – 3	Tanzania (Pride)
Haiti (Fonkoze) – 2	Uganda (FINCA)
Kenya (LEWA) – 2	Zimbabwe (FACHIG SAASCCO)
India (DCBS)	



Our first grant was to Namaste Direct, an organization dedicated to improving the income and economic status of low income women in Guatemala. WIL's funding allowed Namaste to extend its services to poor indigenous women business owners in the rural Boca Costa region. The women not only received micro-loans but also a full range of business advisory and financial literacy services to help ensure their success.

Later in the year, WIL provided a special grant to Namaste Direct to help women who had received loans through Namaste and whose businesses were negatively impacted by COVID 19. Namaste deployed the grant to supplement the income of approximately 20 women business owners over a three month period while educating them on how to restructure their businesses to ones that were essential and sustainable. Funding priority was given to women who received micro-loans through WIL's previous grant.



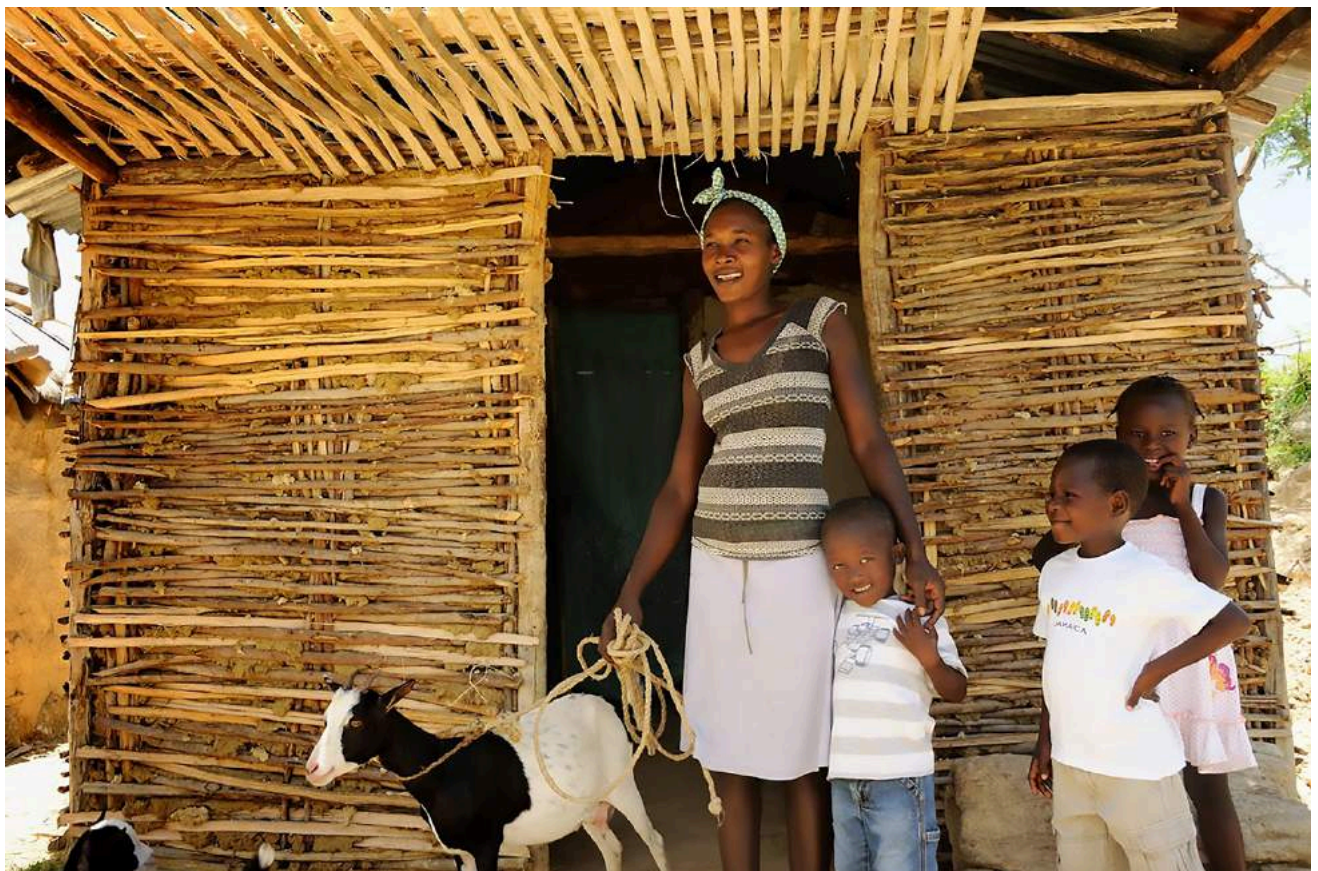
In 2020, WIL continued a previous partnership with Fonkoze, an organization whose mission is to eliminate poverty in Haiti by providing women with financial and non-financial services. WIL's grant was used to fund micro-loans to poor rural women living in remote areas of Haiti who sold products in their

local marketplaces. One of WIL's criteria for funding micro-loans is the provision of education and other support services to the women borrowers. Fonkoze met this criterion as it organizes women into groups where they receive a wide range of financial, health and life skills educational programs.



Finally, WIL continued to forge its partnership with Street Child, an organization that WIL funded in 2018 by awarding a special grant to support a social enterprise program designed to mitigate the impact of the COVID-19 pandemic. Through the program,

women and girls produced and sold face masks providing vulnerable female populations with employment while generating income for Street Child to sustain the program after the initial funding was exhausted.



Fonkoze | Haiti

WIL 2020 Grants – Building Sustainable Benefits

Alpha Women Empowerment Initiative

Goat Farming Project for Women Living With HIV/AIDS

Kasese District, Uganda

Community for Khmer Villages

Project to Develop Certified Women Health Literacy Advisors

Rural Cambodia

Crystal Lens Impact Africa Foundation

Girls Career Acceleration Project - Mentorship for Girls

Lagos, Nigeria

Etta Projects

“Choosing Her Own Path” Girls Empowerment Program

Eastern Bolivia

Kakere Women’s Group

Poultry Raising Project for Improved Livelihood of Women Farmers

Bukedea District, Uganda

Mali Health

Project to Launch Small Cooperatives for Income Generation for Women

Bamako, Mali

Women’s Action for Community Development

Project for Women Farmer Groups to Add Value to Coffee Products by Improving Packaging

Bukedea District, Uganda

WIL Grant Empowers Mothers to be Advocates for their Children

Women in Action is a program developed by Sueños (Asociación Sueños in Antigua Guatemala) in 2017. The program was started as a formal way to involve the mothers of Sueños’s after school program in their children’s education. **An empowerment grant from WIL in 2019 allowed Sueños to expand the mothers’ program and include teen girls to drive them toward overcoming issues related to raising a family, health and wellbeing, violence in the home, and sexual health and education.** All of the Women in Action participants work in the informal sector as street vendors, selling textiles, candies or lottery tickets in the Central Park of Antigua Guatemala.



Mothers with their children participating in the Women in Action program

Process:

- Bi-Monthly workshops based around seven core principles of empowerment: participatory empowerment, temerity, external influences, independence, equality, social satisfaction and security
- Encouraged participation in the Sueños classroom of after school students, allowing them to experience first-hand the strategies that teachers use to help students with academic, social and emotional learning

Outcomes:

- Two leaders emerged from the group - they were voted President and Vice President by the other women and took on the role of coordinating upcoming meetings and facilitating communication between Sueños and the participants.
- One mother used the workshops to openly talk about an abusive relationship and made the decision to leave her husband after receiving the support of the other women and Sueños team. She is now living independently with her son.
- Four of the women decided to return to primary school and are now participating in an adult education program called CONALFA at Sueños where they will be able to attain their diplomas.
- Three women took on the role of translator in following workshops and parent meetings, allowing the Sueños staff to have better communication with parents who speak indigenous languages, and presenting themselves as leaders in front of the wider Sueños community.
- One woman in the group was chosen because of her great leadership ability to work in Sueños as a teacher, and is now the Support Teacher to Soñadores, our after school program for elementary aged students, where she is excelling as an Educator.



A Women in Action workshop

WIL Special Funding Grants

UrbanPromise International Girls Leading Africa

- Vocational Training Program for Teenage Mothers and Disadvantaged Girls
Cross River State, Nigeria

Winners Group Initiative

- Piggery Farm Agribusiness Training Project
Gatundu, Kenya

WIL members connect to ...



Educational Programs enhance our ability to achieve our mission

SAVE THREE LIVES

Famine prevention best practices for women and girl, with co-author Mike McGrath

PERIOD. END OF SENTENCE

Ending the period stigma in developing nations, with the producers of Academy Award winning documentary *The Pad Project*

PUENTES DE SALUD

Health and wellness for local migrant women, a multi-disciplinary approach

YOU DON'T HAVE TO BE MELINDA GATES

Making a philanthropic difference

AROUND THE WORLD WITH WIL

Highlights of WIL travel to Guatemala, Bolivia, Guana and Kenya

GLOBAL TRENDS IN MICROFINANCE

Transformation of the microfinance industry over the past decade

SPOTLIGHT ON EMPOWERMENT GRANT AWARDEES

WIL philanthropy makes a difference in the lives of women and their families at Mwangaza Education for Partnership and Suenos



Mwangaza Education for Partnership

... Contribute Locally and Act Globally



The **Service Committee** provides hands-on opportunities to live WIL's mission. Throughout the year, the Service Committee supported:

- our WIL-based mentoring program for young women among the **Urban Promise International** fellows. These students are in the US for two years of training to become leaders of sustainable youth development organizations in Africa before returning home to develop and run local NGOs that serve vulnerable children and teens.
- the engagement of WIL members in the sewing of origami soap bags using African fabrics so that **Mali Health** could sell soaps on their website to help fund their work in improving the health of women and children in the Bamako and Sikasso regions of Mali
- the collection and packing of toiletries for the **African Family Health Organization** and the **Nationalities Service Center**
- the provision of children's gift bags for **Puentes de Salud's** Children Day Festival.



Urban Promise International Fellows | WIL Mentoring Program

Where additional in-person projects could not be delivered due to the pandemic, the Service Committee advocated for special WIL COVID grants to the following organizations:

- **Mali Health** for the provision of sewing machines to make masks and raw materials to make soap.
- **Leah's Dream**, an organization that sponsors education and community development for young women in Northern Ghana, for village handwashing stations and to allow completion of graduation year studies for 5 high schoolers.
- **HIAS PA** to provide chrome books and internet access for continued delivery of their legal and social services in support of women-led families from Central America
- **Puentes de Salud** for sanitary hygiene needs of Latina immigrants



Travel is a unique WIL offering and although we pivoted to virtual travel late in the year due to the pandemic, our international trip in 2020 did not disappoint! We selected Kenya, a country where WIL has established **two micro finance banks** and also **honored Kenya's LEWA wild life conservancy** at our 2017 fund raising event.

In February 2020, our group landed in Nairobi, also known as the safari capital of the world with a colorful history and patchwork of cultures. While Nairobi afforded many outstanding experiences, the most impactful was visiting the backstreets of the Nairobi slums. Here we were able to witness the resilience of the community. One example is the women's collective we visited



whose members are HIV positive. Although shunned by their communities and families, they empowered themselves emotionally and economically to be self-supporting. Their product – beautiful paper beaded products. We were impressed with what it takes to survive in such a place.

On to LEWA Wildlife Conservancy in the bush at the foot of Mt. Kenya, Masia country, a magical place! LEWA's mission is to provide a safe refuge for the critically endangered black rhino and Grevy's zebra, as well as other wildlife species in Kenya.



Their approach, matching WIL's mission, is to support communities through micro finance, education and healthcare so that the communities' livelihoods are compatible with a thriving wildlife habitat. WIL established village banks in 2015 and 2017.

Our primary mission was to meet with the women who have taken small loans to begin their own businesses. We were greeted with song and

dance at every meeting. The Masai women are incredibly creative beaders on which they built their small business. We asked them how going into business has changed their lives. They answered “now our husband’s respect us”. We met with 3 groups of women while in Kenya . They were always passionate about their work. On one occasion we even sat under a tree learning how to bead and joining them in song.



But what is a WIL trip if we can't shop and eat? And eat and shop we did! From dining al fresco in Nairobi and having lunch out in the bush. A once in a lifetime experience in which one of the best parts is bonding with our fellow WIL travelers.



Financial Report

WIL completed a successful year of fundraising coming in approximately \$1,500 under last year (when adjusted for the FY19 travel income, which was just a pass through and did not represent net income). This was an excellent performance given the second half of the fiscal year (March-August) occurred during the COVID-19 pandemic. Membership income was just up over prior year and a slight reducing in the Annual Fund campaign was offset by general contributions.

Total expenses were essentially flat to the prior year. Savings were realized in strategic planning, fundraising/marketing and educational programs, and were re-allocated to microfinance, where WIL doubled the contributions versus prior year.

Note that a correction was made in the Equity section of the 8/31/19 Balance Sheet. The numbers below are now correct.

STATEMENT of ACTIVITIES			BALANCE SHEET		
	FY20	FY19		8/31/20	8/31/19
INCOME			ASSETS		
Contributions	25,793	23,420	Current Assets		
Board	5,350	3,425	Checking / Savings		
General	20,443	19,995	Business Checking	45,325	46,478
Fundraising	20,118	24,123	Designated/Philanthropic Chkng	13,842	3,164
Membership	14,000	13,550	Total Checking/Saving	59,167	49,642
Educational Programs	70	384			
Travel	-	7,565	Other Current Assets		
Total Income	59,981	69,042	Undeposited Funds	400	-
			Miscellaneous	75	
EXPENSES			Total Current Assets	59,642	49,642
Administration	10,283	10,184	Total Assets	59,642	49,642
Admin Support	6,484	3,502	LIABILITIES & EQUITY		
Insurance	-	1,235	Liabilities		
Technology	1,660	648	Current Liabilities	-	-
Entertainment/Meals	129	1,546	Total Current Liabilities	-	-
Professional Services	1,910	3,004	Total Liabilities	-	-
Miscellaneous	100	249			
Strategic Planning	-	3,349	Equity		
Fundraising/Marketing	2,199	5,978	Temp Restricted Net Assets	15,914	3,164
Educational Programs	4,977	8,037	Unrestricted Net Assets	33,728	26,620
Microfinance	20,817	10,400	Net Income	10,000	19,858
Empowerment Grants	10,565	10,811	Total Equity	59,642	49,642
Emergency Grants	1,140	425	Total Liabilities & Equity	59,642	49,642
Total Expenses	49,981	49,184			
NET	10,000	19,858			

Note : Fundraising encompasses activities initiated by WIL and its members, e.g., the Annual Appeal and Facebook drives.

.... with GRATITUDE ...

It is with gratitude that we recognize you, our generous donors. By supporting WIL's mission, and vision of **a world where all women achieve a secure and sustainable future**, we are able to grow our impact each year. Our appreciation is especially profound during this tumultuous year, where we and the nonprofits and NGOs we serve have needed to pivot to address the stresses and gaps that surfaced because of the coronavirus pandemic. THANK YOU for your confidence in what we do!

WIL Sponsor		
Mistler Charitable Trust		
WIL Visionaries (\$1000+)	WIL Advocates (\$500-\$999)	
Matt and Margaret Balitsaris Anna Maria DiDio Pat Foell Mignon and Jim Groch Clare Kahn Mozes Mary Osbakken Anonymous (1 donor)	Marjorie and William Berlinghof Madeleine Champion Terri Gelberg Mary Kahn Judy Kornfeld Karen Roggeman Mimi Rosen	Jane Rovins Bryna Scott Sunita Sheth Caroline Wischmann
WIL Friends (\$200-\$499)		
Nancy Alter Paul Brandt-Rauf Louis Broad Carole Cohn Carol Cunningham Debbie Fleischman Judith Hain Kathleen Howell	King of Prussia Rotary Club Adele Lindenmeyr Meryle Melnicoff Linda Millard Martha Moore Judy Ron Ruth Ann Smith Chris Stanley	Shirley Trauger Cheryl Weiss Anonymous (4 donors)
WIL Supporters (<\$200)		
61 generous donors		
WIL Advisory Council		
Madeleine Champion Carolyn Fendelman Lori Greenawalt	Judy Kornfeld Adele Lindenmeyr Mary Osbakken	Margaret Sadler Bryna Scott Anne VanLent
Founders:	WIL Past Presidents:	
Terri Gelberg* Linda Resnick* Barbara Gohn^	Nancy Alter (immediate past president) Loretta Raider* Linda Resnick* Caroline Wischmann*	
* non-voting Board representation; ^deceased		



Dear Valued Friends of WIL,

The events of this year have certainly transformed our lives and expectations. What a time of uncertainty and anxiety! Yet, for the women we care about, the situation has been even more dire. With no income from her small business, she has been hit hard.

It's with that image in mind that I begin as the next president of WIL. We have planned education and outreach programs that will increase your understanding of the power of philanthropy. This year, with our new mission statement, we are more focused than ever on providing educational content about the women we care about. Learn about our global efforts to help women secure a sustainable future. Look for our program reminders and experience it all virtually until we can see you again!

As we go to press, we just held our inaugural Giving Circle. Your support exceeded our expectations! We raised more than double our original goal, allowing us to increase our grant to the selected beneficiary, Fonkoze USA, as well as recognize the partnership and work of the other two Giving Circle participants. Thank You!

Become involved with WIL and take advantage of an immensely gratifying international opportunity without ever leaving home. Reach out to me or one of our committee members in grants, microfinance, service, or travel. We want to share our mission with you.

Many thanks for your support,

Anna Maria

Anna Maria DiDio
President and Board Chair

WIL Board of Directors 2020-21

Executive Committee:

Anna Maria DiDio, President and Chair
Nancy Alter, Immediate Past President
Mary Osbakken, Secretary
Judy Ron, Treasurer

Board Members:

Nancy Alter	Mary Kahn
Renee Brandon	Adrienne Mendell
Madeleine Champion	Clare Kahn Mozes
Carole Cohn	Irish Olynyk
Debbie Fleischman	Karen Roggeman
Pat Foell	Cheryl Weiss