



Mary's Pence News

Spring 2008 Annual Report Edition

We know what works.

This is what women at the grassroots have been telling us for years. Let us solve the problems in our own communities. Listen to our solutions and make room for us at the table. Give us our fair share of resources so we can make our dreams a reality.

And we have learned from them. So we know what works, too.

This year, Mary's Pence has adopted new strategies in response to trends emerging from the grassroots. Women in poor communities have told us they want opportunities to gather with other women for spiritual and practical support. They want to learn new techniques and share information with each other. And they want control over their lives, especially secure incomes.

Here is how Mary's Pence is responding :

Secure Incomes

Many of our most successful projects were led by local women starting businesses to serve the needs of their communities.

- The *Auxier Lifetime Learning Center* in Appalachia, after successfully training more than 4,000 local people to use computers, moved into teaching women



fiber arts skills and basic sewing machine repair so they could start their own businesses.

- *Asociacion de Productores El Ojoche*, Nicaragua, opened a café next to their bakery to help market their products. This year local schools have contracted with the bakery to provide nutritious breakfasts for 10,000 students a month. They were able to purchase a car and offer deliveries.
- *Casa Nana Nagle* in Chile provided workshops in hairdressing and complementary medicine to women in the most devastated slums.
- *OADEPROPAH Haiti* provided small loans and training for 100 women to start small enterprises selling jam, processing fruits and agricultural products, raising goats and chickens and growing small gardens.
- In addition to learning self care and stress management in a cross-cultural environment, participants of *Room for the Spirit* in St. Petersburg, Florida learned handicraft skills that provided added income for older women.

While our small grants were able to help these projects, we want to deepen our impact. By incorporating a growing trend toward micro-credit with our experience in women's peer lending circles, our strategic planning focused on establishing permanent funds for networks of women's groups so that more women's income generating projects can have access to needed capital.

Asociacion de Productores El Ojoche in Nicaragua has contracted with local schools to provide nutritious breakfasts for 10,000 students a month.

Networking and Sharing What Works

The support of other women is vital to self empowerment. “Being part of a group means I am not invisible,” is how one woman captured it. When you struggle to gain control of your life, when you face violence everyday, when being a poor woman means you are swept to the margins, there is great comfort and power in belonging to a group.

- We traveled to Nicaragua and met with representatives from ten of the groups we have funded through the *Nicarahuatl Network*. The women shared similar concerns about learning how to run their businesses better, getting legal status, finding markets for their products and offering training to others.
- *Asociación para el Desarrollo y Defensa de la Mujer* in El Salvador networks women’s organizations for political strength and to offer leadership training that trickles down to the most remote regions of the country.
- *Wisconsin Rural Women’s Initiative* trains women leaders to form circles of support in their communities to combat the high levels of depression, suicide and poverty in rural areas.
- *The Dominican Sisters Network* in Argentina held a National Trainers Workshop in Peace Education and taught conflict resolution for group sustainability, especially among new women’s cooperatives.
- In the words of Mary Ellen Lopata of *Fortunate Families*, an organization of Catholic parents of lesbian, gay, bisexual and transgendered children, “Networking is our most important activity.”



Weavers in Guatemala learn traditional methods as a source of income and recovery from the devastation of Hurricane Mitch.

Training and Education

According to Peter Buffet, “Investing in the *girl effect* offers the potential for tremendous economic impact, which leads to more stability, less poverty, and more opportunity for economic growth. Just one component of the girl effect — the increase in family income associated with an additional year of a girl’s education — nets more than a forty-fold return according to conservative calculations.”



Women of AFYA, Brazil, gather for training and support. Local women depend on the spiritual benefits that groups offer.

Mary’s Pence will fund training and education necessary to achieve specific project goals.

- *AFYA, Women’s Holistic Center* in Brazil trains indigenous women in herbal medicine and massage.
- *ACCESO International* was able to provide technical training for 10 young women in Bolivia through our grant.
- *Alternatives With Education*, a program for incarcerated women in Missouri, reports measurable reductions of violent incidents among program participants, and a 90% success rate in maintaining transitional or permanent housing among ex-offenders who participated in their program while incarcerated.
- As participants of *Women’s Circle, Inc.*, a program in Boynton Beach, Florida, improve their employment skills they also become less vulnerable to crime, fraud and violence.
- *Comitete Desarrollo de las Mujeres Tejedores Afectadas por Tormenta Stan Santiago Atitlon* in Guatemala is rebuilding this community devastated by Hurricane Mitch by promoting the healing strength of traditional weaving techniques. The project provided each woman with materials to create her own *huipile* for warmth and comfort and another to sell for much needed income.

Deepening Our Impact

To better respond to local women, our strategic planning focused on two priorities: More sustainable income for women; and the promotion of feminist models of social justice ministry.



Sustainable income for women

We believe the success of any venture should be whether life has improved for those involved. We also believe that the fruits of hard labor should remain in the community.

Micro-finance is one method that captures poor women's desire for "opportunity over charity," but it also has the potential to oppress women further. The reason is that most micro-credit programs are not aimed at women out of a concern for their well-being.

Women are targeted for microfinance, quite simply, because they nearly always will repay a loan—even if it means skipping meals and sleep, taking children out of school, or borrowing money at a higher interest rate from somewhere else. And those who benefit from the high interest rates collected are often outside investors, some of whom are now enjoying a 40% return.

When asked how life has improved for the women receiving loans, many micro-lenders claim they don't know. They have measured success in repayment rates.

Mary's Pence is launching an alternative model of micro-finance to seed income generating projects run by and for women in the Americas. It is based on an effective "peer-lending" model created by one of our grantees, *Women, Income and Empowerment* in rural Mexico, and raises the concept to an organizational level.

These new revolving funds will begin with a one-time grant from Mary's Pence to:

- provide micro-loans to local networks of women's groups.
- provide needed business training and economic literacy to increase each organization's chance for success.
- bolster existing networks of grassroots women's groups, especially those we have helped to establish.

Unlike most micro-finance programs, the Mary's Pence peer-lending pools will be governed and administered by local women. In addition, any interest collected on the loans will go back into the fund to retain a permanent source of capital from which the women themselves can continue to make loans well into the future.

As the seed fund grows, the network can expand its loan program, make grants to women's social justice ministries, seed a new women-led micro-lending fund in another community—or all three. Imagine, an alternative economic system, grown from the bottom up, run by women, with a mission to serve the needs of the people.



Casa Nana Nagle trains women in hairdressing and complementary medicine. Numerous studies demonstrate that educating women and girls is the single most effective strategy to ensure the well being and health of children, and the long-term success of developing economies.



Promotion of feminist models of social justice ministry

Because economic independence does not guarantee social equity, we will also continue to promote and support efforts that demand social justice and which open up leadership opportunities for women and girls. This year, we focused our grant making to respond better to local women in our network. Our goal is to partner with projects on a specific goal rather than for a set period of time, and to offer other supportive services to assure success.

We are grateful to the Dierks family of Colorado who are helping us pilot an internet cafe project in Nicaragua that is based on this emerging model of funding.

How Much is Enough?

by Roxanne Meshar, Board VP

We often struggle with how much to set aside from our resources to donate to others and how much to spend on ourselves. I was looking at new eyeglass frames the other day-- but they were expensive.

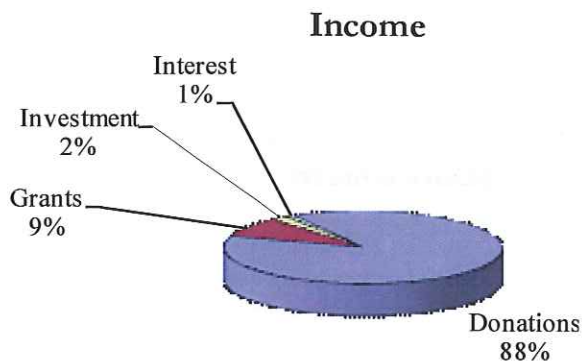
I asked my husband, "Should I really spend the money on these frames? Think of what this money could mean to a woman from Mary's Pence, for example. He quickly responded, "Why don't you donate the money for the frames to Mary's Pence? Then watch and see if it comes back to you!"

So I wrote a check right there. Amazingly, when I went out to the mail box, the Spirit responded. My credit card bill arrived--and far lower than usual. In fact, it was lower by the exact amount of the check I wrote to Mary's Pence. How's that for God listening? Next time try it yourself and see what happens!

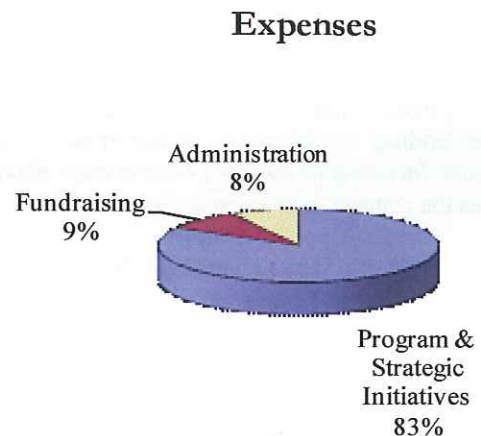
As part of its strategic planning process the board reviewed our mission statement, and refined it to reflect our streamlined strategies. Mary's Pence remains focused on small women's projects, even as we grow to include more and more people and projects in our mission.

Mary's Pence is a grassroots community that promotes Catholic social justice by directing donated resources to small women's projects in the Americas.

2007 Financials



Last year we collected \$366,494 in donations, our highest amount to date.



Because of your generosity, we were able to increase grant amounts by 60%.