



Mel's Kitchen Cafe Readers Cumulative Impact

Partnering to help end poverty through the mutually beneficial principles of accountability and self-reliance.



GHANA

Working to provide a hand up, not a handout.



Operations are going extremely well for the Mentors Ghana office. Their reach has continued to expand, helping many nearby villages in the Abomosu area. Part of the donations received by the Mel's Kitchen Cafe Readers went to training and program services. This allowed us to hire and train new staff to help meet the growing demand for our services. The current staff, and the new staff members are exceeding expectations for their job requirements. Our staff is positively mentoring and training many new clients in Ghana, helping them to improve their incomes on average, by over 300%.

We recently followed up with two of the Mentors Ghana clients that Mel met last year during her visit to Africa. We got an update on how they are doing, along with sharing some new stories of those who have been helped during this last year.

Your donations made a positive impact not only for those in Ghana but also helped those in Peru and Guatemala. Below are the figures for the impact of the Mel's Kitchen Cafe Readers as of June 2017. The need for additional donations for loans, mentoring, and business training is still great!

**431
LOANS
PROVIDED**

**2,373
INDIVIDUALS
IMPACTED**

**75
JOBS
CREATED**

UPDATE ON NAOMI

Naomi Krang continues to be an inspiration and a pillar in her village. Recently, the Mentors Ghana staff came by to check on her to see how she was doing. All of her previous loans have been paid back in full, and she is currently working to pay back her fourth loan.

Naomi first began her business with a small loan of GHC 500.00 (around \$112 USD) from Mentors Ghana, and now she is on her fourth loan of GHC 6,000.00 (about \$1,350 USD). Before Mentors Ghana, Naomi's monthly income was around GHC 75.00 (\$17 USD), but today she is making over GHC 450.00 (\$100 USD) a month.

She continues to meet with her mentors and is always looking for ways to grow and expand her businesses. Over the last year she has doubled the amount of inventory she is able to provide in her store. This has allowed her store profits to triple. Naomi still employs her daughter and two others from her village. You can see from the big smiles on their faces that they are all doing well and enjoying the benefits of good, steady employment.

In addition to the growth in Naomi's small retail store she is continuing to grow her Mobile Money Transfer business. This had become one of the most highly profitable ventures in her area. She has built a small retail space near her shop for this business.

As her mentors continue to assist her with training and financial support, Naomi has actually proved to the entire community that being disabled does not mean un-abled.



*Naomi has proved to the entire community that being disabled does not mean **UN-ABLED.***



Naomi is no longer a beggar nor a dependent. She is the successful breadwinner of her family, and an employer of three who were once jobless. Naomi's hard work blesses the lives of families, not to mention all of those in her village that benefit from her business ventures.

According to Naomi, life is much better for her, her children, and her grandchildren because of her association with Mentors Ghana. The smile alone on her face during the interview really confirms the success she has achieved through the Mentors Ghana program. Naomi and her family now eat nutritious meals daily. **"I was once rejected, but Mentors accepted me. I was once a nobody, but Mentors made me somebody. God richly bless you all!"**

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COMFORT DARKOA

Comfort Darkoa lives in a small village called Asamama, Ghana. She is a single mother with four children. She struggled daily, hoping to earn enough money to just feed her children. Comfort's dream was to send her children to school, but that was not possible because of their extreme poverty.

Comfort used to sell bread door-to-door for people on a commission basis. The maximum commission she could make in a day was 5.00 Ghanaian Cedi (GHC) which is around \$1 USD. That was not enough to provide for Comfort's children and her aged mother who lived with them. Life was harsh for Comfort and her family.

In September 2016, Comfort was on her usual route for selling bread when she met the Mentors Staff on their way to meet with the Asamama class. They bought some bread from Comfort and in the process had some discussions about her business. She showed interest and eventually attended the business classes.

After attending the business training Comfort knew that this organization was her opportunity to improve her ability to provide for her family.

Comfort was a good student and because her friends knew her to be a very hard-working and honest woman, they accepted her into their loan group without any doubt.

Comfort was approved for a first time loan of GHC 300.00 (about \$69 USD). She used these funds to buy bread in larger quantities directly from the bakery at a reduced cost. She could now afford to sell other food items such as pastries and ice creams. Comfort's average daily income within the first three months increased from GHC 5.00 to GHC 13.00 (about \$3 USD).

She paid off her first loan by the end of the six-month period and took a second loan of GHC 800.00. Comfort now makes GHC 480.00 a month (GHC 16.00 a day). She is now able to send three kids to school, two of them attend the Junior High School and the other one attends the Primary School. She is hoping to send the other one to school by September 2017. Comfort and her family are now living a better life. They are eating better and her dream of sending all her children to school is becoming a reality. Comfort continues to dream big and hopes to expand her business and one day own her own provisions shop. She knows that with hard work, honesty, and Mentors Ghana by her side she can accomplish anything.

She sincerely appreciates Mentors Ghana and their staff for all their continued support. When asked what she would like to say to the people who helped her life improve, Comfort and her family say "God bless you all".

Comfort knows that with hard work, honesty, and Mentors Ghana by her side she can accomplish anything.



ISAAC AYIM

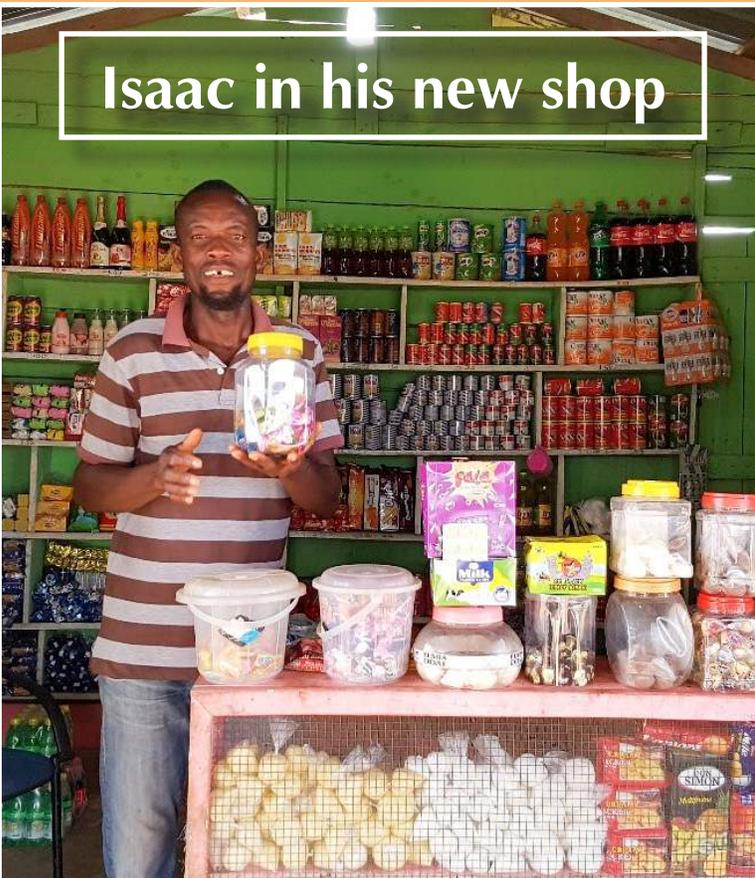
Some of your donations helped lift Isaac Ayim who lives in Abomosu, Ghana to become self-reliant. He was a local herbal medicine seller who went to nearby villages to sell his products. Isaac has no formal education or training on medicine production, but thought he had no other option to give him the income to provide for himself and his family. Unfortunately, people did not want to purchase his medicine because there were no labels, and they were afraid to try his local homemade remedies. Because of this, he found it very difficult to take care of himself and provide for his family.

Isaac came to Mentors Ghana (Abomosu office) with the intention of getting a loan for his medicine business. The Mentors Ghana office denied his loan request. They explained to him the risks of selling drugs without a certificate, license or government approved permit. Mentors invited him to join their business classes and he did not hesitate to enroll. He



Isaac's wife Adwoa Yeboah in the beginning at their small roadside stand.

Isaac in his new shop



came out of the training with brilliant business ideas, hope, encouragement, and enthusiasm. He couldn't wait to introduce his wife to this program.

They were then approved and were funded with a loan amount of GHC 1,000.00 (about \$230 USD) to start a joint business selling vegetables and fresh fish since they already owned a refrigerator.

Today, Isaac is able to take care of his family. They are able to eat healthy meals now. He was able to repay his first loan and never missed a repayment with his small business. In addition to improving his store he is putting money aside for savings as well.

With the help of his savings and a second loan of GHC 2,000.00 (about \$460 USD), he was able to expand his business and now owns a shop. Isaac and his wife are now selling rice, drinks, candies, toiletries, fabrics, ice-creams, and biscuits.

Isaac said, "My life was at risk with a miserable future but now there is hope for a brighter future for myself and my family. Many thanks to Mentors. God bless you all."



MAVIS BONTIWWA

Mavis Bontiwwa had learned the trade of hair dressing before she was married and had kids. Because she did not own a shop of her own, she now sat at home thinking she was unable to do with her expertise. She desperately wanted a way to help her husband financially because they continually struggled to provide for their little family.

Fortunately for her, she was able to be mentored by the Mentors Ghana training team. They suggested that she start her own business at home to get paying customers. Soon, people started coming to her house asking for all kinds of hairstyles. However, Mavis was barely making enough to cover the costs of the business and was unable to give herself a salary.

She joined a loan group at the Paming, Ghana center and after attending her business training classes, was funded 1,000.00 Ghanaian Cedi (GHC) which is about \$230 USD. She used this loan to purchase hair creams and artificial hair. She paid off her first loan within the six-month loan period without any difficulties. Mavis was finally able to increase her average daily income from nothing to 8.00 GHC (about \$1.80 USD).

Mavis is currently working on paying back her current loan of 4,000.00 GHC (about \$900 USD). She now owns her own shop and has one employee. She also has four apprentices who are learning the trade from her.

Mavis is paying it forward and mentoring others in her trade. Five other people are indirectly benefiting from Mentors Ghana. Mavis Bontiwwa is now a successful hair dresser, lives better than before, eats better and more nutritious food and supports her husband in giving their kids the best education.

"I am blessed and happy. Having my own shop would have never been a possibility before Mentors Ghana. God bless you all." says Mavis.

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BENJAMIN OBENG

Benjamin Obeng is a twenty-year-old high school graduate from Abomosu. He lost his father at a very young age and was raised by his mother. At the age of 15, he lost his mother suddenly because of a terrible sickness.

Unable to pay for school fees and books, Benjamin had to drop out of school. A feeble, elderly woman in his village decided to adopt him on condition that he helped her on her farm. Having nowhere else to go for assistance, he agreed to the terms and conditions. This elderly lady also died suddenly which left him hopeless and helpless.

In his dire need to at least complete the junior high school, he applied for a part-time job at one of the popular shops in town which deals in mobile banking, sale of airtime, mobile phones and accessories. Benjamin pleaded with the shop owner Emmanuel Okyere for a job. At that time Emmanuel couldn't afford to pay for another employee and he sadly had to turn him away.

As a school dropout, and a young teenager, his only means of survival was the exchange of firewood for food from the local food vendors on the street of Abomosu. Benjamin worked hard, struggling to even survive.

A month later, Emmanuel finally was able to offer him a job because his business was expanding faster than before, and therefore needed extra help. Benjamin earned GHC 150.00 (about \$35 USD) per month from this job.

Benjamin knew that education would be the key to his future success. He started saving a little bit of money each month to help pay for his junior high schooling. With the permission and support of his employer Emmanuel, Benjamin was able to attend school and work at the same time.

Later on, Benjamin learned that the success and expansion of his employer's business which led to his hire was the support of a loan given by Mentors Ghana. He is grateful that Mentors Ghana has indirectly provided him a job to improve his livelihood.

Benjamin says:

“Many thanks to Mentors Ghana for all that they do. If they had not helped my employer, I would never have gotten a job and I never would have been able to complete my schooling. I am very blessed. God bless all of the Mentors”.



UPDATE ON GLADYS

Gladys is now self-reliant and continuing to grow her business on her own. She paid off her last loan of around \$1,000 USD last month (May 2017). She is now investing in her business and saving for the future. Her small provisions shop is doing better than ever. She is able to keep her shelves stocked and has even add more variety to what she can offer her customers. She takes great pride in her small little shop and always keeps it clean and organized.

Her future goal is to apply for a bigger loan from Mentors Ghana to enable her put up a permanent building for her bread baking business. Gladys now has four employees and 27 sellers who work on commission. Her small business enterprises are not only blessing her family, but blessing the lives of her whole village.

Gladys is so much happier now than ever before. She has the stability of a steady income that was never possible before working with Mentors Ghana. She and her family eat nutritious food every day, have better living accommodations and she is finally enjoying the benefits of her hard work.

Gladys wants to say “Thank you to Mentors Ghana for bringing life back into me, God bless Mentors Ghana.” She entreats everyone to join Mentors Ghana and to be just, fair and honest in their dealings with Mentors Ghana to get the needed benefits and good things they offer humanity. She wants to see other people’s lives change and smiles be put on their faces as well.



Thirty-one previously unemployed people now have jobs, through Gladys’ efforts. Gladys is the perfect example of how the ripple effect of Mentors Ghana is spreading. Countless lives are being lifted through the growth of this office. There are still many more waiting for their opportunity like Gladys’ for their chance to become self-reliant.

Right now Mentors Ghana is working to expand into the city of Tamale. It is Ghana’s fourth-largest city, and it is also one of the poorest cities as well. The need for a strong micro-finance organization is great in this area because there are none in this region of Ghana. Mentors Ghana has started to hire and train new staff to run this new branch in Ghana. The first loans were distributed at the end of June 2017.



The ripple affect is continuing to expand to all of the countries that Mentors International serves. We have been able to help over four million people become self-reliant. The need for additional donations for loans, mentoring, and business training is still great!



Mentors International is actively working not only in Ghana, but in the Philippines, Peru, Honduras, and Guatemala. Part of your donations went to help mothers like Elisa Violeta Asisclo from Peru.

ELISA VIOLETA ASISCLO

Elisa is a beautiful, brave and responsible mother of three children. In hopes of providing a better life for her children Elisa and her husband moved from their native home to the Huaral province of Peru. She and her husband worked together in a lettuce field as planters.

They were very disciplined with their money and were able to save enough to rent a parcel of land, approximately two and a half acres. Together they worked hard to plant and sell their own produce. Elisa was good at managing the family income, but there was not enough money to pay for her children's education. She desperately wanted to give her children every chance for an education and success, an opportunity she never was given.

Part of the hardship of growing her produce business was that she was only able to sell her crops locally. She needed resources to expand. Elisa's neighbor invited her to meet the Mentors Peru group and explained how the program would improve her family's financial situation. Elisa was eager to work with Mentors. She received a loan for \$300 USD and was able to purchase her farmland instead of renting it.

Elisa and her husband now own about five acres of land; they sow and harvest their crops. They have expanded so much that they have been able to hire others in the community to work for them. They have

invested in a truck and are now able to take their produce to sell in the capital city. She applies to her business what she learns from the Mentors staff at the trainings she attends. Elisa enjoys working with a group and by hiring others, she is able to improve the lives of others in her community.

Elisa's oldest child is currently studying at the university. She is very grateful to Mentors Peru for the lessons she has learned and the micro-loans she has received to help her business continue to grow. She feels that she is very blessed to have been introduced to Mentors Peru.

"Mentors belief in me made it possible for me to believe in myself as well."

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