



PMHDC

Annual Report

January 2014 *through* January 2015



PMHDC Microbusiness Client

“Embracing our International Partners – Strengthening our Arizona Portfolio”

Presented by: Dr. John David Arnold, CEO/Founder and Staff

John David Arnold, Ph.D.
Chief Executive Officer & Founder

Edgar Granillo
President PMHDC

Internet Address: <http://www.pmhdc.net>

E-Mail Address: ppep@ppep.org

“Si Se Pudo!”
Since 1975



PPEP MICROBUSINESS AND HOUSING DEVELOPMENT CORPORATION

This is our 40th Annual PMHDC Board Meeting.

HISTORICAL PERSPECTIVE; PHDC split off from PPEP, Inc. in 1975, at the request of the Rural Housing Assistance Council our grantor at the time. The rationale was that PPEP's mission was education, human services, and the PHDC would focus on making affordable housing to rural families. At that time we were located at 338 N. Granada and when we split PHDC moved next door to 450 N. Granada and set up their housing services.

The first President of PHDC was Walter "Doc" Holiday and the Housing Director was Ann Ball. It was not until 1985 that the name was changed to add "microbusiness" to the name, thus becoming PPEP Microbusiness and Housing Development Corporation (PMHDC). Frank Ballesteros along with Arturo Magana became the first leaders of the micro credit program funded by the Ford Foundation. In those days we were affiliated with ACCION International as our technical assistance provider. In 1999 PMHDC was honored at the White House and received by President Bill Clinton, Hillary, and Secretary of Treasury Ruben. They honored PMHDC and its client Maria Jesus Gaxiola, "program and client of the year." Later that year PMHDC became the first CDFI or Community Development Finance Institution certified by the US Treasury as a 'poor people's bank.'

Over the years, hundreds of self-help housing units have been built for farmworkers and rural poor; including the farm labor housing units in the Santa Cruz Valley. The 18 unit multi-family project known as Don Frew was built in Marana. Shortly after that a 31 unit project was built in Benson for semi-independent seniors named La Ramona Morales. Over the years 25,000,000 in micro loans have been made in the border region alone. Also in 2008, PMHDC provided T/TA for micro credit programs in West Africa including Cameroon, Nigeria, Ghana, and Ethiopia. Most recently we assisted a microbusiness incubator for seamstress with Diabetes in Limbe, Cameroon known as the High Tec Tailoring Shop.

PMHDC in the United States this past year has seen considerable consolidation and restructuring to adapt to the border region economic crisis, now in its fourth year. PMHDC along with banks and other lenders have sustained considerable losses due to closures of business and failure to pay on their loans due to the very bad economic conditions.

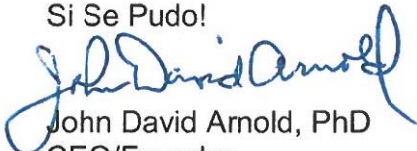
PMHDC downsized staff, consolidated its office space to the main office to save on administration costs. Also, many of our traditional funding sources also dried up making it more difficult to maintain levels of administration we would like to have.

The other main obstacle for PMHDC of late has been to resolve the ongoing HUD-SHOP inquiry on a PMHDC Consortium member. Thistle a rural housing development corporation in Colorado had incurred some disallowed costs. Subsequently, to the HUD inquiry PMHDC, as the consortium leader was required to pay back \$86,000 for the Thistle disallowances. Plus there was a huge expense in consultants and lawyers that had to reconstruct the HUD inquiry that was several years old and none of the original staff was still around.

It is anticipated that PMHDC will recuperate most of the money from Thistle including their share of the consultant and lawyers' fees. As for the aforementioned large write-offs from the past; these loans from the border region have been for the most part been taken care of. In 2013, we also re activated PHDC California that has been dormant since 1985 when we incorporated in Brawly, California, for possible ventures in Southern California. Recently, we have been invited to explore options.

This year, we are off to a good start with new and more conservative loans and emphasis on recovery and offering in depth business training. Most recently Dr. Johnson Bia joined staff to initiate the PPEP (post-secondary) Institute of Training and Entrepreneurship. Finally, the morale is high among the staff and clients and we are optimistic about the future.

Si Se Pudo!


John David Arnold, PhD
CEO/Founder



Dr. John David Arnold with Sister Betty Adams during the MOU signing with Pio Decimo

Microbusiness Lending Activities

During the 2014 fiscal year, PMHDC continued their efforts in lending activities and technical assistance efforts. Those awards included the following grants:

- Prime Grant: Awarded by the SBA and includes funding in the amount of \$33,795 to provide technical assistance to clients in the international border area.
- SBA TA: Awarded funding for this fiscal year \$70,860.

At June 30, 2014, PMHDC had outstanding loans of \$2,562,596 and notes payable to funding sources totaling \$2,069,029.

PMHDC's funding sources are as follows:

Small Business Administration MICRO Loan Funds

The Small Business Administration/MICRO Loan Fund is made up of one loan made to PMHDC. Loans receivable on these funds totaled \$74,971 at fiscal 2014 year end. The notes payable due the lending agency totaled \$59,910 at fiscal year-end.

Social Program Related Investment Fund (SPRIF)

This fund is made up of three social investments, which include the Seton Enablement Fund, SSM International Finance and Sisters of Saint Francis of Philadelphia. Outstanding loans by PMHDC using this fund totaled \$0 at June 30, 2014 and the notes payable to the funding agency was \$0 at that date.

Rural Development

This loan fund was established for the border areas of Douglas, Nogales and San Luis. The \$165,000 RD grant was made to PMHDC in May of 1996. Under the grant guidelines, these funds can only be used in these three border communities. As of June 30, 2014, outstanding loans totaled \$48,877 and there was no note payable related to these funds.

United States Department of Agriculture Intermediary Relending Program

The Intermediary Relending Program (IRP) is a program of Rural Development. Funds are intended to be used for pre and site development housing opportunities for low-to-moderate income families as well as to create sustainable small businesses with loans of up to \$150,000. Fewer than five separate funds loaned to PMHDC, total loans outstanding were \$1,366,538 at June 30, 2014. Notes payable to Rural Development totaled \$1,835,052 at fiscal year-end.

Rural Micro entrepreneur Assistance Program (RMAP) – Awarded by the Department of Agriculture Rural Development includes loan funds of \$500,000. This fund assists to provide microloans to rural micro entrepreneurs and microenterprises; provide business based training and technical assistance to rural micro borrowers and potential micro borrowers. Loans receivable on these funds totaled \$155,979 at June 30, 2014 and the notes payable to the funding agency was \$174,066 at fiscal year-end.

Economic Development Administration (EDA) Bridge Fund

This federal funded bridge fund pro-actively develops new jobs for low income individuals and minorities by nurturing the startup and sustainability of microenterprises as they expand and enter their new stage of development and full-time job creation by providing bridge loans. EDA approved an initial \$300,000 investment and EDA #2 in the amount of \$500,000 for the CDFI, these two funds were combined in January, 2014. As of June 30, 2014 loans outstanding totaled \$339,731 and there were no notes payable.

PMHDC Equity Fund (CDFI)

Original equity investments were made by the U.S. Treasury (\$250,000). Loans outstanding at June 30, 2014 totaled \$408,864 and there were no notes payable.

Rural Housing and Economic Development (RHED I) (HUD)

RHED I was originally made available to PMHDC to infuse into construction loan funds to help self-help borrowers and non-profit builders proposing to develop affordable housing in rural Arizona. Loans receivable under this agreement totaled \$41,837 at June 30, 2014 and there were no related notes payable.

RHED II was requested to provide economic development assistance to retain and expand existing small businesses and micro enterprises in need of developing or enhancing their technological and communication capabilities, helping them to bridge the digital divide. Businesses served through this initiative are located in the "Colonias" areas of Arizona along the US-Mexico border, also known as the Arizona Border Region Enterprise Community, which includes Douglas, Nogales and San Luis. Loans receivable totaled \$2,048 at June 30, 2014 and there were no related notes payable.

RHED III was a grant for the acquisition, development, construction or renovation of housing serving elderly, developmentally disabled adults, farm workers and other special populations residing in the Arizona Border Region Enterprise Community. Loans receivable totaled \$58,905 at June 30, 2014 and there were no related notes payable.

RHED IV was designed to support the Colonias within the Arizona Border Region Enterprise Community and other small distressed communities (populations below 25,000) for the development of their capacity to carry out housing and economic development projects. Loans receivable totaled \$2,739 at June 30, 2014 and there were no related notes payable.

Wells Fargo Blend Fund

This product provides low-income families with financing for new homes in cooperation with Rural Development's 502 program. The financing was originally secured with a \$600,000 loan with Wells Fargo Bank. Loans receivable totaled \$22,314 at June 30, 2014 and there were no related notes payable outstanding.

Wells Fargo Fund

\$250,000 investment made by Wells Fargo Bank. Loans receivable totaled \$0 and as of June 30, 2014, loans payable was 0.

Tides Foundation

PMHDC has a grant from the Tides Foundation in the amount of \$40,000. The funds are to be loaned to Microbusiness borrowers. At June 30, 2014 loans receivable totaled \$39,998 and there were no related notes payable outstanding.

Loan Delinquency Summary

Statistics for PHMDC's total loan portfolio as of June 30, 2014, were as follows:

DAYS DELINQUENT	31-60	61-90	91-120	120+
PORTFOLIO @ RISK	\$24,765	\$120,406		158,103
% OF PORTFOLIO	1%	5%	0%	7%

Currently we are working on foreclosing on property loans that aren't producing, repossessions, and pending law suits to recuperate equipment and reduce the default amount. Once we recuperate that money will return to the revolving loan fund, allowing other small business owner's to borrow the money.

Charge-offs for the year included 4 accounts totaling \$97,741. These accounts referred for charge-off to the Internal Loan Review Committee were reviewed and were approved as bad debt. All collateral associated with these accounts as well as the promissory notes and all other legal documents are being collected and readied for appropriate legal action; in some cases, legal action has already begun. All of the accounts have been reported to the Experian credit bureau.

During the same time, previously charged-off accounts were aggressively pursued by staff and by our attorneys. Efforts resulted in \$11,818 being recovered.

Business Training & Technical Assistance Report

During the fiscal year of 2013-2014 PMHDC a four week business development training and access to capital workshops were created. The training was conducted on a weekly basis in which an average of 15 small business owners.

Between July 1, 2013 and June 30, 2014, PMHDC staff providing TA was reduced by half from previous fiscal year. 3,734 hours of technical assistance and training to 211 existing clients and 61 potential clients. PMHDC continues to offer training in English and Spanish and utilizes webinar capabilities to reach rural and border communities.

Accomplishments

- 03/2014-06/2014: PMHDC 4 Week Business Development Workshop- Teach small business owners what a successful and functional business plan should include. Reviewed Business Management, Organization, Marketing, Competition Analysis, and Financial Reports.
- Weekly PMHDC Loan Process Workshop via conference call and at our conference room in which an average of 12 small business owners participated. This session explained our loan program requirements, terms, interest, collateral needs, insurance, cash injection, and eligibilities.
- April 2014: US SBA Training in Detroit, MI- Participated in workshops to share and learn about best lending, training, and technical assistance practices. Met with different micro lending and training institutions throughout the United States. New SOP and policies was issued.
- March 2014 – Finance Education Week sponsored by the Mexican Consulate. PMHDC asked be presenters.
- April 2014 – Participated in the Business Expo organized in Somerton Arizona. PMHDC was invited as guest speakers.
- 1/2014 - 2/2014 – Negotiations and Agreement for PMHDC to act as technical assistance providers for the businesses that occupy the Small Business Incubator being built in San Luis from a grant that will provide low rent opportunities for new businesses to get started and established.
- Dec 2013 - Provided technical assistance to the renting occupants (a church organization) of property owned by a PMHDC client that sold the property to the church. Legal aspects of an incomplete transfer needed to be cleared and accounting assistance was provided to prepare for obtaining a loan.

Existing Business Success – Training

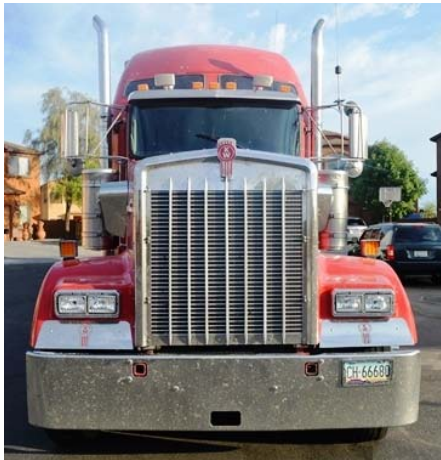
- Southern Arizona Transport: This business has obtained a subsequent loan to expand his business by purchasing a newer refrigerated box. Currently the business has 4 sets of truck and trailer which provides services hauling produce, dry goods, equipment/machinery, and crossing freight on the border. This business has had a good payment history and participation with our program. This business is owned by Mr. Sergio Sanchez and is currently changing the business filing from sole-proprietor to an LLC to protect his personal assets.



- D.R. Ritchie Machinery Broker: Ms. Ritchie has been a machinery broker for many years. Last year her goal was to expand the business by buying and exporting machinery; brokering her own equipment. She obtained a subsequent loan and has purchased and sold several pieces of equipment which she has exported. The additional revenue stream will increase her revenues considerably.



- MARB Trucking: This business is owned by Mr. Martin Rivera who has been in our lending program since the late 80's, early 90's purchasing his first truck. The business has gone through highs and lows but has kept afloat in the freight industry. Mr. Rivera has recently obtained a subsequent loan to purchase an additional truck and re-boost his trucking business. He has a truck that brings produce or dry goods to the border in Nogales, Sonora, a second truck that crosses the loads in the border and a third truck that transports produce from the border to New Mexico or Texas.



- Pau's Bakery: Paula Ramos, owner and baker of her own bakery, has been in business for four years now. PMHDC loaned her the startup funds necessary to open the doors and is establishing herself as the source for baked goods for local restaurants and a regular client base. A subsequent loan provided for upgrades to bakery and equipment.



- Eben-Ezer Trucking, LLC: This business was created by two Ethiopian refugee's that went through our CDL Training Program. They were helped obtain employment after their CDL



license was obtained and after working for an employer for two years decided it was time to become owner-operator. With their own money, lifetime savings, and money from family/friends they purchased their truck outright. They requested a small business loan to purchase a refrigerated box. They started working as a team truck 24/7 and in six months were able to purchase a second truck and trailer. Currently both business owners have their own truck and trailer and within 1 ½ years were able to payoff their loan.

- Blackjack Pizza: Mr. Gabrekidane purchased a turn-key operation from a local restaurateur.



The business wasn't doing too well because of poor management. After reviewing the management practices and opportunity, our client decided to purchase the franchise. The business has been operating for over a year under Mr. Gabremilak's management and has increased its sales and decreased its operating expenses. The business has made all their payments on time and is seeking a subsequent loan to upgrade their POS and computer system to increase customer service and sales.

- B & E Services: Mr. Victor Sierra took over the operations of his aunt's outdoor sanitation



services two years ago. The well-established business was doing well, however, Mr. Sierra was interested in expanding his services by applying for government contracts and adding a VIP trailer to his product mix. He needed capital to do so and his loan provided the capital to get the bonding necessary to apply for government contracts and repair his existing fleet to have the capability for the government projects and also buy a VIP trailer to offer additional services not previously available in Yuma County.

- 5 Minute Walk-in Clinic: As a provider of medical services in the San Luis area, Mr. Gilbert Vega, PA had to refer his clients to the nearest provider of x-ray services 55 miles away in Yuma, AZ. For the residents of this rural community, this was sometimes a difficult request. Mr. Vega wanted to have the capacity to take x-rays and have them read locally to improve the services available to his patients. With PMHDC's assistance with a loan to purchase the equipment and employing a certified technician he is able to provide these services to his patients and contract the services to other local medical practitioners. Other small businesses include Bella Fashion (San Luis) and Pau's Panaderia (San Luis).



International Microbusiness Development & Technical Assistance- Africa Initiative

I. Cameroon:

Dr. Arnold reported on his trip, which consisted of visiting projects in Limbe and Bambui; he provided board and borrower training for the microbusiness programs in Bambui. He did various site visits to organic farms operated by the youth and other borrowers and visited the regional agricultural expo in Bamenda. He talked with scholarship recipients and met with the University of Bamenda and Baua regarding the Memorandum of Understanding (MOU) between PPEP and Pima Community College. He also talked with the Mayor of Limbe regarding sister city with Tucson, Arizona. In Bambui, he attended the installation ceremony of the new micro finance board and provided orientation.

II. Ghana:

Also, he reported on his trip to Accra, where he arrived in Accra from Douala for the Street Academy Annual fundraiser, which was held at the National Music Center (he was the guest speaker). He visited Abigail's Hair salon and met with WARES Board member Dr. Baah, in Accra regarding scholarships and corporate sponsorships.

In Baika, he participated in Omaboyo Festival. Also found a permanent office for PPEP in New Baika and renovated the building. He met with the family that owns the Eagle Nest property and arranged for land survey. Also he conducted the Marathon and Women's Volleyball Tournament. He arranged for hospital expenses for boy injured in car accident and attended the Jasikan Regional Fashion contest. He met with PPEP Eagle Team staff for training and planning purposes. In addition, he participated in the Bueman Micro Finance meeting, where he held board training. On the second trip to Accra he met with the Mayor's office regarding sister city program. He taught art/nutrition classes at the Street Academy and with Director of Museum (National Museum Office). Furthermore, he met with Ministry of Health office regarding the Diabetes education and prevention program and contacted the National Diabetic office.

In Hohoe, he met with Hospital Administrator regarding an MOU on Diabetes education program as well as briefed the Jasikan Health Director who was not cooperative. On the media side, he participated in two (2) talk shows on (Radio FM) regarding Diabetes Awareness and other PPEP projects. Also, did an online interview on Ghana National radio about our sports programs and a live broadcast on Ghana National Television regarding girls' sports (volleyball tournaments and the marathon). He set up a conference call with Clarence between Nana Otimpong with Daniel Ashaimah present to settle issue of micro finance fund and the Eagle Nest land/deed issues.

For more information on the projects please visit their website.

Wares: www.africawaresdonate.org email: Africa@africawaresdonate.org

Ghana: www.ghanaoldbaika.org email: Ghana@ghanaoldbaika.org

PPEP: www.ppep.org email: jarnold@ppep.org

**TENTATIVE PROGRAM OF VISIT TO CAMEROON BY Dr.
ARNOLD – CEO/FOUNDER OF PPEP Inc. ARIZONA – USA**

DATE	PROGRAM OF ACTIVITIES
5/12/2014	<ul style="list-style-type: none"> Arrival at Douala Int. Airport at 5:30pm and reception by BACUDA delegation in Douala. Travel to Limbe and installation in HOLIDAY INN <i>Seaside</i>
6/12/2014 <i>Stop over</i>	<ul style="list-style-type: none"> Meeting with ALPHA CLUB Diabetic Association. Visit to High Tech. Tailoring Workshop
7/12/2014	<ul style="list-style-type: none"> Rest
8/12/2014	<ul style="list-style-type: none"> Courtesy call to the Mayor, Limbe City Council. Visit to Limbe Botanic Garden. Visit to Limbe Wildlife Centre
9/12/2014	<ul style="list-style-type: none"> Travel to Buea - installation in ETA PALACE HOTEL. Courtesy call to the Vice – Chancellor, Buea University
10/12/2014	<ul style="list-style-type: none"> Visit to the Paramount Chief of Buea. Visit to Hut 1 – Mount Fako (2nd Highest in Africa)
11/12/2014	<ul style="list-style-type: none"> Return to Limbe and Private Working Sessions
12/12/2014	<ul style="list-style-type: none"> Departure for Bamenda. Arrival and installation in Bambui
13/12/2014	<ul style="list-style-type: none"> Working Session with HRH, the King of Bambui. Visit to site for Rest House and final discussions on Plan for Rest House
14/12/2014	<ul style="list-style-type: none"> Sunday - Rest and Private Audiences
15/12/2014	<ul style="list-style-type: none"> General Assembly Meeting of Farmers Groups and PPEP sponsored Micro Credit Scheme.
16/12/2014 & 17/12/2014	<ul style="list-style-type: none"> Visit to Farms of loan beneficiaries from the Micro Credit Scheme.
18/12/2014	<ul style="list-style-type: none"> Courtesy call to the Vice Chancellor of Bamenda University Private Audiences
19/12/2014	<ul style="list-style-type: none"> Travel to Limbe Private Audiences
20/12/2014	<ul style="list-style-type: none"> Departure for the Airport at 6am Departure from Douala at 10am

REPORT FROM THE FIELD – GHANA

PREPARED BY:
SETH R. K. ASHIAMAH, PROJECT CO-ORDINATOR, BMCCS

Executive Summary

The Month of December, was filled with activities on the Bueman Clean Water Project, the re-establishment of the Bueman Micro-Credit and Co-operative Society, Diabetes Awareness, Management and Education, Girl-child Education and the Computer Classes. Funds in the amount of Two thousand Dollars, equivalent to Six thousand Ghana Cedis to pay for the spare parts needed to repair Seven Bore-hole pumps in three Communities. The Management Board of the Bueman Micro-Credit and Co-operative Society approved the rules by which the Co-operative society will be run. This was contained in the Bye-Laws and chief among these was: “Savings Before Loans.”

The toughest taken during the BMCCS' Management Board's meeting related to the agreement on “Savings before Loans.” Samples of the Savings and Pass Books of other Micro-credit organizations were examined and approval was given to the Content and design of the one that showed that borrowers had themselves invested money in the businesses they wanted to fund with the loans. The Board Meeting for the month was postponed for convenience to December 14th. This enabled the Board to have the seed- money from Nana Omaboyo I of US \$200, equivalent to (GHc 600). Six Hundred Ghana Cedis for us to order the printing of the Savings and Loans Pass Books.

At a point in time, especially after the arrival of Nana Omaboyo I, the preparations for the celebration of the 2014 *Omaboyo Lati Lati* Festival took precedence over everything else. It was after the festival that things settled down, but not quiet. We made *reconnaissance* trips to New Ayoma, New Baika and Bodada, with the purpose of explaining the aims and objectives of the Projects PPEP and the Tree of Life were supporting in Buem. These were the Bueman Clean Water Project, Bueman Micro-Credit, Diabetes Awareness, Education and Control, Girl-child Education, Eagle's Nest Computer Training and Bueman Women's Volleyball.

1. The Bueman Pure Water Project.

Funds were transferred and we paid for the necessary parts for Old Baika, New Baika and Teteman on 12th. December, to the Foundries and Agricultural Machinery company in Tema; Heavy Industrial Area. The payment was in the sum of Two Thousand, Eight Hundred and Sixty-Four Ghana Cedis. (GHc 2,864.14.) The parts were collected and sent to Old Baika on the 13th. They were formally handed-over to Area Mechanic and the Community Environmental and Sanitation Officer for the rehabilitation to begin in **Old Baika on the 15th December 2014.**

During the rehabilitation, it was noted that one more pump had broken down in a heavily populated part of Old Baika. This needed to be fixed immediately. The management decision was made to use the part available from the Teteman pump to fix it. The replacement was made the next week by Nana Omaboyo as he made out pocket payment of GHc 531.38 for, Two Rising Main Pipes, Two U-Seals and Two Hook and Eye-Rods to replace what was swapped and the First Phase was completed on the 29th and 30th of December at Old Baika. The Teteman pump could not be repaired, because it was found that the damage done, the complete breakage of the Rising main pipe had dropped in to the well and could not be removed at the present budget level. It has therefore been postponed until after the project had been completed.

The Program for Phase 2 has been prepared for submission to PPEP and Tree of Life for the transfer of funds.

At the inception of the Bueman Clean Water Project, we made contact with the Regional Water and Sanitation Agency in Ho when we needed information on the availability of spare parts for the rehabilitation. Among other causes of the neglect of the broken-down and out-of service bore-hole pumps was the lack of training on t of how the WATSAN Committees should operate. As such Training was considered a vital component. Our plan was that, after the rehabilitation of the pumps, the Community Water and Sanitation Committees will be reconstituted.

They will then be trained to observe all the Protocols apply all the Mechanisms put in place to ensure that the moneys paid at the point of fetching water are saved and to be used later in repairing the pumps in future. Now that we have direct contact with the District Authorities we shall work with them to plan the future training programs and the terms and conditions under which that will be done., Now that Nana Omaboyo I has made contact with the Jasikan District's office and met Dr. Emmanuel who has agreed to involve us in training the newly re-constituted Water and C release funds. In my subsequent meetings with the Area Mechanic and the Environmental Officer, we ear-marked our input to the contents of the Training Program

A. Composition of the Community WATSAN Committees.

1. The Chairman Female
2. Secretary
3. Treasurer Female (At 50% of members must be Females.)
4. Organizer
5. Water Vendor Female

B. Training to be conducted.

1. Operation and Maintenance of the well Pumps.
2. How to conduct a Meeting.
3. Accountability of funds collected
4. Fund-Raising to support the collections.
5. Contact Numbers 020-291-9472
6. Contact numbers

2. Bueman Micro-Credit & Co-operative Society.

The matters arising from the previous Month's Board Meeting included the following:

1. Registration of the Society with the District Office of the Department of Co-operatives and Farmer-Based Organizations. In our enquiries, we were informed that the Society must present the following documents.
 - a. The list of officers.
 - b. It's Bye-Laws.
 - c. Bank Accounts and operational details.
 - d. A full description of its activities and information on its office location and Town.

Whilst most of these are on hand, the Bye-laws have not yet been finalized and approved. The Board had been waiting for the presence of Nana Omaboyo I to help clarify some points during his visit in the later part of December. The Board therefore took advantage of his presence during the January Board Meeting to have him help to clarify these points.

- 2.2 **SPONSORS.** Nana Omaboyo I is now the sole sponsor of the Society, and is identified as DR. JOHN DAVID ARNOLD, CEO / FOUNDER OF The www.ppep.org MICROBUSINESS AND HOUSING DEVELOPMENT CORP; and the Tree of Life.
1. **SOURCE OF THE DOCUMENT:** PPEP & Tree of Life, TUCSON, ARIZONA, USA.
 2. **Title:** The Society shall be name: The BUEMAN MICRO-CREDIT CO-OPERATIVE SOCIETY whose acronym shall be: "BMCCS".
 3. **Registered Office:** OLD BAIKA, BUEM.
 4. **Explanations made by Nana Omaboyo I.** "A Micro –Finance Program is as good as it's Applications of its bye-Laws. You must apply all the rules without favor"
 5. **"Be Strict in the application of the rules IN THE Bye-Laws, as to the "Business Plan" "Enterprise" in the appraisal of the Loan application.**
 6. **"Income –minus Expenditure = Profit."** The Profitability must be what qualifies a project for funding. Not personal influence.
 7. **Capital:** The Source of capital may be derived from: Registration Fees, Membership Fees, Share Capital, and Interest charged on Loans and borrowings of members; Grants and Donations. For us, all the above apply, plus; Nana Omaboyo, PPEP Na the Tree of Life.
 8. **Eligibility:** All persons in the Buem District of the Volta Region of Ghana are eligible to join as members.
 9. **NOTE:** ALL THE OTHER POINTS WERE ACCEPTED AS IS ON THE VERSION FROM www.ppep.org.
 10. The one point that took a lot of members' time was the point "Increasing small farmers' access to Credit" There was consensus that this time, monies cannot be loaned without the borrowers paying or saving a part of what will later be complemented as the loan. A specific formula will agreed on that will specify what borrowers will have to pay ahead of borrowing. It was noted that the proportion of defaults increased when no commitment fees applied. This was Simply referred to as **"Savings before Loans"**
 11. The Board has authorized the President to find a Printer to Print the **"Savings and Loans Pass Book"** for the society as designed.
 12. The Bueman Micro-Credit and Co-operative Society.
 1. The Board even before the setting the ground-rules, has been presented with more applications for new loans.

2.3 Applications for New Loans.

The Board is considering tougher rules under which loans will be granted in the face of the high level of defaults in the past project. Loans were given out without a show of commitment by borrowers to use the monies collected for economic ventures.

In this new Micro-Credit Project, clients will have to demonstrate their commitment to business. They will have to save a pre-determined proportion of what they want to borrow in their Pass book accounts.

Applications continue to reach the Officials as the list below shows.

Name	Proposed Business	Amount Requested
1TSE	Mercy Ruth DUKPOR/DAKPA DOH	GHC 1,000.00
2. MODZA	Kate Dziwornu	500.00
Total		1,500.00

2.4 A Micro—Credit Assistant Wanted.

The search is underway for a full-time officer, to be in charge of running the BMCCS' office as well as a Trainer in Micro-Finance. The preferred individual in addition to being the holder of the BECE will be a local person who can speak the language and should have had training in the Eagles' Computer Program.

2.5 Micro-Credit Trainer Identified.

26th. Dec. P.M. Met with Mr. Eric Agblor Prospective Trainer in Micro-Finance practices and Operation. Has Potential. Contact Mobile Number: 024-844-1042 and 020-807-6799. Amuga Rural Bank, P.O. Box 34. Adidome. Volta Region.

Has specialization in Small –Loans and is in charge of MICRO-Credit Operations and Banking Hall operations of the Amuga Rural Bank in Adidome in the Sogakope District. He has experience in training in Micro-credit and the Board is in the process of making a decision on his acceptance. The Board members, who have talked, think positively of him.

Probable Training Topics that we need.

- 1. The Appraisal of Business Plan for Board Members and Office Assistant.**
- 2. Analysis of the Loan Application.**
- 3. Information Technology Literacy.**
- 4. Input of contributions by Clients.**
- 5. Cash Management.**
- 6. Loan Collection on scheduled Days. (Daily , Weekly; fortnightly, Monthly)**

3.0 2014 Omaboyo Festival: Program and Activities.

The Program for the 2014 Omaboyo Festival was prepared by the Old Baika Youth Association, and the Eagle's Team has worked with the Association to include our activities. Nana Omaboyo I, had a spot to speak on the Importance of Girl-Child Education, and the Young Voices of the Rain Forest performed during one of the musical interludes with their Theme-Song, "This is a Girls' Education Awareness."

2014 Omaboyo Lati lati Festival.

26th. Dec. 2014 Omaboyo Festival Day.

FUND-RAISING RESULTS.

3.1 Silver Collection by Clans.

Clan	Amount	Position
Dangbia	619.00	1 st .
Odzalia	392.55	2 nd .
Odzangbaa	90.70	6 th .
Agbiaa	339.90	3 rd .
Otsoenaa	102.55	5 th .
Atekuaa	117.80	4 th .
Oklakooa	52.10	7 th .
<u>Total</u>	<u>4,744.60</u>	

Other categories. The sums of money raised by other means including Direct solicitation and Dues paid by the members of the Youth Association helped to raise the total to over GHc 6.000.00 equivalent to US \$2,000 Dollars.

Development Projects.

The Development Projects planned to be carried out include:

1. A Poly-Tank for the Health Center,
2. Sanitary facilities for the Menokpor quarters of Old Baika,
3. Street lights for the parts of town that do not already have them.

3.2 2014 Trek to the Ancestral Village: Omakator.

The Clearing of the Omaboyo Trail was done through voluntary labor and the refreshments were provided by willing individuals free of charge.

The History. Kuyikadu or Oyoka Kudu –Oyoka’s town was the Ancestral home of the Beyikana until the invasion of the Volta region in 1869/70 by the Asante. In those war years, Beyikana had to trek back to the Home on the top of the Hill. (Omakator/Oma’ator).

Since the initiation of Human and Eco-Tourism in Old Baika by Nana Omaboyo in 2012, trekking to the top of the mountain to the West of Old Baika has become an annual affair, coming the day after the *Omaboyo Lati lati* Festival which falls on 26th. December. The theme for the past year, “Sankofa” “Building the Future by Discovering the Past” was retained.

This year’s trek was led by Mr. Emmanuel Asimenu, who took the time to relate the brief history known about the migration of Beyikana from Atebu, Oklor, Kuyikadu and Oklorbor.

One unique and encouraging feature of the trek has been the predominance of the youth and Pre-teens. An analysis of the participants this showed a total attendance of 74. Half were female; of whom 68 were 18 years of age or less. There is a lot of enthusiasm about Human and Eco-Tourism. The Trek to Omaator –Register of Participants. Refer to Annex 5 for details.

3.3 28th. Dec. Joint celebration of the 3rd. Dangbea Clan Day and the 70th. Birthday of Madam Lydia; mother of Hon. Daniel Ashiamah, MP for the Buem Traditional Area. Present were Nana Kwaku Duah IV of Old Baika, Nana Atiga IV, regent of New Baika, Nana Amankrado Wisdom Adadzi who made key pronouncements to remind parents of their responsibility for their children.

3.4 Monday 30th. December 2014 Teteman –Old Baika Marathon. The 2014 Marathon was as popular as ever. It was run by 39 participants. Refer to Annex 3 for list of Participants.

The Categories of Runners and Numbers.

Category 1. Children between 5 years and 17 years.	22
Category 2 Women between 5 years and 60 years.	6
Category 3. Men Persons aged between 18 years and 60 years.	10
Category 4 Men Over 60 years. 1 (For the third straight time)	

Race Officials were recruited from the community. Many were Sports Teachers from the community’s schools, the Basic School and Junior High School; Former Government Officials and Health workers.

3.5 2014 TETEMAN TO Old Baika Marathon. The Times of the Winners.

Children

Name		Time: Mins : Seconds	Position
1. Ampong	Gershon	30 : 30	1 ST .
2. Amli	Emmanuel	31 : 31	2 nd .
3. Agbewu	Isaac	32 : 03	3 rd .
4. Vidzro	Frank	32 : 41	4 th .
5. Akorli	Nicholas	33 : 22	5 th .

Women

Name		Time Mins: seconds	Position
1. Eledzi	Mawutor	38 : 52	1 st .
2. Chindi	Vivian	42 : 20	2 nd .
3. Otimpong	Ernestina	46 : 05	3 rd .
4. Otimpong	Francesca	48 : 32	4 th .
5. Mohamed	Afushetu	48 : 42	5 th .

Men

Name		Time Mins : Secs.	Position
1. Vidzro	Aaron	27 : 26	1 st .
2. Yawotse	Forlan	27 : 49	2 nd .
3. Atelu	Richard	28 : 25	3 rd .
4. Nyarku	Emmanuel	28 : 44	4 th .
5. Ankrah	Forson	28 : 45	5 th .

Awards: The First, Second, and 3rd Positions received trophies and respective Ribbons.
The 4th and 5th Positions received ribbons
All the runners were given Certificates of Participation.

4.0 The Eagles Team's Out-Reach Program.

The Eagle's Team took timeout to use the most popular Mass medium in the District, Radio, to explain our activities to all of Bueman and the Hohoe Municipal Authority area.

4.1 The Eagles' Team at Se'kpe'le' FM.

The Eagles' Team led by Mr. Seth Ashiamah and supported by the other Team-mates, Nnaa Yaa, Walter, Francis, David and Nana Omaboyo I went for a Live broadcast at the SE'KPE'LE' FM Radio 104.3 to tell their development stories to Mid Volta.

Mr. Ashiamah did a re-cap from the 2nd. August Bueman Historical, Cultural and Music festival and Micro-Credit. Bueman needed to develop a Historical, Cultural and Music festival much like the "Hogbetsotso" of the Anlos of the South and "Gbidukorza" of the Ewes of Mid-Volta that tells of their history, Music and cultural identity.

A new Micro-Credit project is targeting small scale businesses and Entrepreneurs to create a link between farmers who are producing food crops and those marketing them.

Nnaa Yaa talked about the importance of Diabetes awareness. It is important for everyone to know their Diabetes Status to be able to live healthy lives through healthy lifestyles and healthy eating,

because we are what we eat, and we must know how to eat well. To know your status, contact the nearest Hospital or Diabetes Clinic to be tested.

David in his talk on Girl-child education said girls can be as useful, resourceful and important in our local development when they are given the chance to get an education, and so must have it. Denying girls their rights is like writing-off half of humanity.

Francis spoke about the formation of Women's Volley ball in Buem and the up-coming first ever Women's Volley ball tournament in Old Baika on the 5th. of January. There have been many sports and amusement programs for men, but not for women. The tournament will demonstrate the competitive spirit in women that can be livened when given the opportunity. Nana Omaboyo I is supporting the formation of eight women's teams that have been practicing and having competitions among themselves since July in Old Baika, New Baika, New Ayoma and Teteman.

The Eagles' Team has brought Computer Awareness to Old Baika; Children do not have to wait till High School to touch a computer. Computers have been brought to Old Baika, and it was just a matter of interest to register one of the classes.

Nana Omaboyo I wrapped everything by stressing the difference a little ingenuity can make a change for the better in the lives of rural people.

5.0 OMABORYOR CENTERFOR BUEMAN PROGRESS

5.1 USAGE AGREEMENT: The PPEP and Tree of Life Signed an agreement on the usage of a three roomed building in New Baika and the owner, Mr. Fred KWAME (AMAKO KWAME) the owner of the property for its use as the Omaboryor Center for Bueman Development. The Property is located at a vantage point in the town center and convenient as the sales point for clients' farm produce arty-facts and crafts. .it has angle room that will serve as an office for private meetings and the double room to serves a training center for groups of people or for training groups of people. It will serve as the center for the Diabetes Awareness and Education officer nod Micro-Credit Training and meeting. It can aloe serve of members of the Community water and Sanitation Committees. The lack of training was cited as the main reason for the in- effectiveness of the former committees whose duty it was to manage and sustain the Community-owned Bore-Hole Pumps. It will enhance the operations of the four-towns, Teteman, Old Baika and New Ayoma as an accessible central location.

A tentative nominal fee of One hundred Ghana Cedis per Month has been agreed as the rent for the three roomed facility at a thirty-Ghana cedi a month, that is reasonable the community.

6.0 Planning for the 2015 Bueman Historical, Music and Cultural Festival-Aug.

During the Pre-Christmas period, the Eagle's Nest Team made up of Nana Omaboryor I, Mr. Seth Ashiamah, Nana Osekle Nayo, Nana Amankrado Adadzi of Hew Baika and Ms. Nnaa Yaa visited Nana Akoto and his elders in New Ayoma to express their Good Will wishes for the New Year and to consult them of their plan to hold the next Omaboyo Historical, Music and Cultural Festival on 8th. August this year.

We also re-iterated the potential and synergism that can be inform them of their generated by the Project being supported by the PPEP and Tree of Life. The visit was important because it served to maintain regular contact between collaborators, and continual exchange of ideas even at these early stages of our project. Because the early identification f our mutual benefit would enable the people to accept them and get to own them through patronage. The Projects are Micro-Credit to Small businesses, particularly Retail, Artisanal and home-based Cottage industries.

SUMMARY OF EXPENDITURE FOR THE MONTH OF NOVEMBER 2014.**THE TREE OF LIFE, BAIKA-BUEM, GHANA.****MONTHLY EXPENDITURE ANALYSIS – NOVEMBER 2014.**

NO.	BUDGET ITEM	COST	\$
1.	FOOD : <ul style="list-style-type: none"> • RICE • 4 CARTONS OF FISH • COOKING OIL • MAIZE FOR KENKEY • NKONTOMERE • LIQUIFIED GAS • ORANGES &PINEAPPLES • Eggs • Beans Total 	\$.....	
2.	ADMINISTRATION COST – TRANSPORTATION	87	50
3.	UTILITY COST/ AVAST PRO-ANTIVIRUS BANK CHARGES	54 10	
4.	CONTINGENCY/MONTHLY ALLOWANCE	225	300
	GRAND TOTAL	376	350

5.1 Comments.

The Bank of Ghana has streamlined the measures to control the use of foreign currency accounts. We now have the choice of using our own Cheque book or Bank Counter Cheques. The exchange rate has slid again, so prices have increased even though fuel prices have decreased on the international market. We are having to recover the subsidy the Government gave us when the fuel price was high. The prices of consumer items like food and drugs have increased.

Thank You.

Yours Sincerely.

Seth RK Ashiamah.

Co-ordinator, PPEP Projects in Ghana.

Bueman Clean Water Project

Date	Particulars	Amount
5 th . Dec:	Prepared Schedule for Rehabilitating Non-functioning Bore-holes.	
7 th . Dec:	Board Meeting Postponed to the 14 th . for convenience to enable Nana Omaboyo to participate.	
8 th . Dec:	Funds advanced for Phase 1.	
10 th . Dec:	Payment for the spare Parts	
13 th . Dec:	Spare parts collected from Foundries and Agric. Mechanization, Tema.	
13 th . Dec:	Transportation from Tema to Old Baika.	
14 th . Dec:	Third Meeting of the Board held on Micro-Credit Modus operandi.	
15. Dec:	Spare Parts handed over to the Area Mechanic and the Community Health and Sanitation Officer.	
15 th . Dec:	Commencement date of the Rehabilitation Project fixed on Thursday 18 th .Dec. 2014 at Old Baika.	
15 th . Dec:	The Chairman of the Community Water and Sanitation Committee was informed about the beginning of the rehabilitation Project and to assist in getting some youth to help the Rehabilitation Team.	
16 th Dec:	I went to Hohoe to print documents for the Board.	
	<ol style="list-style-type: none"> 1. Bye-Laws. 2. Minutes of the 2nd. Meeting. 3. Agenda for the 3rd. Meeting. 4. Application for loans. 5. Decisions at the 3rd. meeting. 	
	Preparations for the 2014 Omaboyor Festival	
	<ol style="list-style-type: none"> 1. The Program. 2. The Clearing of the Omaboyo Trail. The Trek to Omakator –Register of Participants. 3. The 2014 Teteman to Old Baika Marathon Run-Register of Runners. Results of the 2014 Teteman to Old Baika Marathon. Sekpele Radio Program on PPEP and Tree of Life-supported Projects in Buem: Micro-Credit, Bueman Clean Water Project; Diabetes awareness and Education on Management, Girl-Child Education; Eagles' Computer Class in Old Baika. 4. The First- Ever Women's Volley-ball Tournament. Results of the first-ever Women's Volley-ball Tournament. Radio Program: Heritage FM Hohoe. 5. Planning for the 2015 Bueman Historical, Music and Cultural Festival-Aug. 8th. 2015, New Ayoma. 	

HISTORICAL INFORMATION—PMHDC LOAN ACTIVITY
A CERTIFIED COMMUNITY DEVELOPMENT FINANCIAL INSTITUTION AND A COMMUNITY
DEVELOPMENT ENTITY
PROGRAM STATISTICS

July 1, 2013– June 30, 2014

First-time Loans Funded: 8 (\$156,040)

Subsequent Loans Funded: 6 (\$83,500)

Small Business Loans Funded (50,000+): 1 (\$75,000)

Community Facility Loans: 0 (\$0)

Percentage of Women-Owned Enterprises: 39%

PMHDC Loan Portfolio: \$2,562,596

Recovery Money: \$11,818

January 1987 through June 2014

TOTAL AMOUNT LOANED: \$24,039,096

AVERAGE LOAN AMOUNT: \$6,756

TOTAL NUMBER OF FIRST-TIME LOANS: 1,560

TOTAL NUMBER OF ALL LOANS: 3,558

HISTORICAL LOSSES: \$3,056,705 (13%)

RECOVERY PROGRAM-TO-DATE: \$257,150

PPEP Microbusiness and Housing Development Corporation (PMHDC)



PMHDC/PSHC Housing Portfolio and Migrants and Seasonal Farmworkers (MSFW) Program

PMHDC continues to be proactive in outreaching and establishing Partners for our housing programs - USDA – Rural Development's (RD) residential and multifamily programs, Arizona Department of Housing and the US Department of Housing & Urban Development.

We have acquired 13 homes in the Yuma, Somerton and San Luis, Arizona area for the MSFW program and these properties are in different stages of rehabilitation with the cooperation of YouthBuild and Comite de Bien Estar of San Luis, Arizona.

We are still hopeful (contingent upon funding) to initiate construction on Phase II of El Memorial de Don Frew Apartments - 9 new one & two story, garden-style units market rate or subsidized with the financial assistance from PMHDC and a USDA – RD, Section 515, Multifamily Housing loan (MFH) at the property located in Marana, Arizona.

El Memorial de Don Frew Apartments is 100% occupied and we were able to obtain a rent increase factor is 1.021%. (OCAF)

We were also able to increase the management fee to (\$36.00 per month)



New walking paths and new community covered area. (Shade Sails)



Here we have our wonderful staff of El Memorial de Don Frew Apartments.

Ms. Marianna Kuglmeier -Community Manager

Mr. John Smith- Community Maintenance Technician

Our 2014 HUD Real Estate Assessment Center Score is 97.32%
This is highest score current to date.



Community function with Northwest Fire and Marana Police



New Upgrades Countertops and Cabinets & Double Door Refrig.
La Ramona Morales is also **100%** Occupied. We have an extended waitlist.
We have repainted the entire exterior of the community and
Have installed new (2) HVAC units for the Community room, Laundry room and the
office.

We have signed a contract to install Covered parking and a Solar system. This Task should be done by the end of February 2015. Earlier this year PSHC upgraded and improved many small areas of La Ramona Morales Apartments, in Benson, Arizona. The residents have benefited from these improvements.





Here we have our wonderful staff of **La Ramona Morales Apartments**.

Mrs. Chairity LaDuke - Community Manager

Mr. Bryan Wright - Community Maintenance Technician

Our 2014 HUD Real Estate Assessment Center Score is 99.93%
This is highest score current to date.



Here is what is looking like early on our food bank day.
We work with the local food bank to help out our community residents with food from the food bank.



Entire property with fresh new exterior paint. Looks Good!



New Flower Garden Area.
New Shade Sails, BBQ, Tables and Solar light at our new outdoor space on the Eastside of the community.



Home grown food for our residents and the community.
(Green House, Benson, AZ)

New Development

We are also seeking partners on four new potential projects for the PMHDC housing portfolio - very low-, low- and moderate income residential housing and subsidized apartments in Red Rock, Marana, Rillito ,Vail AZ and a market-rate project in downtown Marana and Phase II for Don Frew Apartments.



Mixed Development with Commercial/Office/Retail space on 1st level

The Preserve At Town Center Apartment Homes

Total number of units 304

144 units Phase I

160 units Phase II

Acreage of site 18.17 (approx.)

Total Rentable Sq. Ft 261,200 (approx.)

Total Commercial Retail 20,251 SF Bldg. (approx.)

Rent \$18.47 Sqft

Ground-level retail spaces will feature 19-foot ceilings and the unique one and two-bedroom apartment floor places will include innovative "live/work" lofts.

Metering Individual Water and Electric

We believe there is a demand for additional subsidized senior rental unit's 30-40 units. All units would be single story buildings. (Red Rock, AZ and Vail, AZ)

We are waiting on the indirect funds to do market study evaluations for Red Rock, AZ and Vail, AZ for Multi-Family Housing and Single Family Housing.



Mock- Photo Office and Leasing Center (Marana, AZ)



Mock- Photo of our new market rate community (Marana, AZ)



Mock- Photos of El Memorial de Don Frew Apartments Phase II



Mock- Photos of El Memorial de Don Frew Apartments Phase II

Potential PMHDC Properties to Sell.

Rillito Project:

We should build homes starting at \$169,000. Based Three bedroom two bath comprise 1,300 to 1,500 square feet. (15-45 Homes over the next 5 years.)



New Partnerships

We will be starting our PPEP Help Your Neighbor Program (PHYN) a new partnership to do neighborhood revitalization for other communities in Pima County. Littletown, Marana, Flowing Wells and Rillito. Saturday, March 14, 2015 we will start with Flowing Wells.

We have also formed a partnership with Habitat for Humanity to do work in the Flowing Wells area.





PPEP Microbusiness & Housing Development Corporation

802 E. 46th Street
 Tucson, Arizona 85713
 (520) 622-3553 Toll Free: (800) 376-3553 FAX: (520) 622-1480
 Internet Address: <http://www.ppep.org> E-Mail Address: ppep@ppep.org

John David Arnold, Ph.D.
 Chief Executive Officer & Founder

"Si Se Puede"

Edgar Granillo
 President

Progress Report

1. The Migrant and Seasonal Farmworker (MSFW) Program is progressing satisfactorily, albeit slowly, because it is dependent upon on the accessibility of students from the YouthBuild Program. We have acquired 14 dwellings (grant oversight mandates 8-12) and 5 have been completed and quitclaimed to Comite.
2. The Microbusiness Loan Program has temporarily suspended loaning activities and we are scrutinizing concentrating our limited efforts on servicing the entire portfolio, to wit:
 - Reinstated an orderly, monthly collection process with the assistance of Pattie Mendoza.
 - Initiated foreclosure and repossession process on MAF Manufacturing, LLC, Miami, Arizona. The process has been postponed and awaiting a decision from the Loan Review Committee (LRC).
 - Repossessed two vehicles from Super Gyros & More, LLC and discussing the best practice to recover the remaining collateral.
 - Consulting with our attorney regarding the foreclosure of a lot in Rio Rico (Linda Bernal) – awaiting a Comparative Market Analysis (CMA).
 - Consulting with our attorney regarding the recovery of collateral and garnishment from Jack's BBQ.
 - In discussion with the new owner of Saguaro Acres Assisted Living Home, Inc., now dba Rancho Verde Care Home regarding our delinquent account. PMHDC has an inferior loan on the property and the only alternative to continue with the new debtor is to convince the first lienholder to allow us to foreclose the property, which can be complicated and costly for PMHDC or to convince the owner (POA) to voluntary file for Chapter 11 bankruptcy which is the best alternative.
 - Attended community coalition meetings with Jake Herrington for the Help Your Neighbor Program (HYNP), a CDBG Public Service Program. In addition, already submitted a pre-application for this model for the next fiscal year.
 - Upon revival of the Microbusiness Program, we plan to outsource the eligibility and feasibility process to the Tucson Hispanic Chamber of Commerce (THCC) or SCORE or any other reputable organization. Conversations have been conducted with THCC but SCORE has been unresponsive as yet.
3. Consult with the Multifamily Housing Director on any issues pertaining to the PMHDC and PSHSC housing portfolio.

"Dedicated to Improving the Quality of Rural Economic Life in Arizona" – SINCE 1967

PHOTO ALBUM

JANUARY 2014-2015



Blackjack Pizza, showing how their freshly made pizza is made.



Owner/Baker showing off a tray of freshly baked pastries.



4 Week PMHDC Business Development Training Session



US SBA Conference- Detroit, MI

INTERNATIONAL

PHOTO ALBUM

2014-2015



Omaboyo Movie Actors



Omaboyo Movie Actors



Young Singers Humanitarian Award



Omaboyo Movie Actors



Nayaa at Girls' Awareness Education Project



Traditional Dancers from Omaboyo Festival



Girls' Education Awareness Project



Omaboyo Summer Traditional Festival



Omaboyo Summer Traditional Festival



Cultural Exchange UK Volunteers



Marathon – To Save the Last Tree



Bambui Micro Finance Program



Cameroon the Fon



Bambui Micro Finance Board of Directors



Bambui Fish Farm



Bambui Youth Farm Produce Expo



Micro Finance Youth Farm



Bambui Youth Farm Expo



Street Academy Staff



Abigail's Fashion Hair Salon, Accra Microbusiness



Girls' Volleyball Tournament



New Baika - The Champions



Presentations Volleyball Awards



Clean Water Project



Clean Water Project



Clean Water Project



Diabetes Education on the Air



PPEP Office Takes Shape



PPEP Office Takes Shape



Paramount Queen Gives her Approval



Girls' Education Awareness Project



Girls' Volleyball Team



Girls' Education Awareness Project