



THE YONSO PROJECT

2010 Annual Newsletter

WHO WE ARE

The Yonso Project is a registered 501(c)3 nonprofit that currently operates in four communities in rural Ghana: Yonso, Apaah, Kyekyewire, and Akrofonso. Our mission is to increase access to education and economic opportunities for all residents of our partner communities.

The Yonso Project is 100% volunteer operated in the US, so every dime of donations that we collect in the United States reaches Ghana.

Visit our website at www.yonsoproject.org

Contact us at **802-272-7757** or by email at info@yonsoproject.org

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BAMBOO BICYCLES BRING JOBS

Jobs are scarce in the communities where we work and most men make a living through subsistence farming, poaching, or illegal logging. All four of our partner communities have serious problems with poaching and logging. The forests have suffered dearly as a result and species of antelope and monkeys are in danger of being hunted to extinction in the area.

That is why the YP has partnered with world-renowned bike builder Craig Calfee and his company Bamboosero to build a bamboo-frame bicycle workshop in the town of Apaah. The shop's workers, or "bambooseros", are building bike frames to be sold to customers in the US. The demand for these lightweight, high-quality bikes in the US is very high, and most of the materials used in production come from Ghanaian sources (including the bamboo).

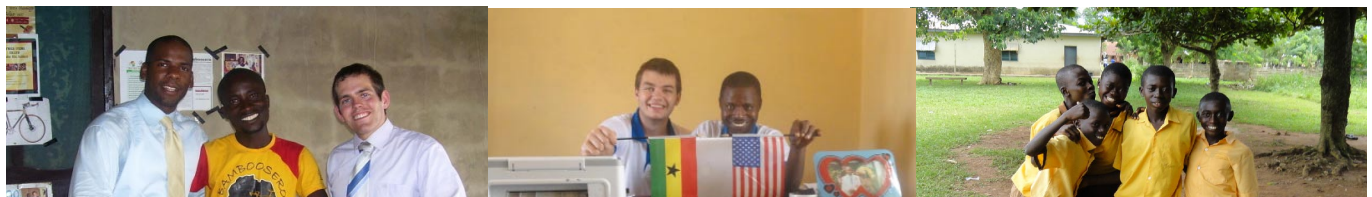
This project is a step towards addressing three critical problems in rural Ghana. The first is unemployment. The employees of the shop are making a sizable wage (about twice the income of an average farmer or poacher) and receive health insurance for themselves and their family. The shop will also provide revenue for our own scholarship and microlending programs. Second, the jobs provided by this workshop will help to preserve the precious forest ecosystem of central Ghana. We are employing former poachers

and loggers on the condition that they abandon their illegal activities. When given the choice, few people choose a life of illegal hunting over a secure job with a good wage.

Finally, our workshop will address the lack of transportation in rural Ghana. The bambooseros will eventually construct bikes for use in Ghana as well as for exportation to the US. Better transportation for Ghanaians means improved access to schools, jobs, and medical services. The goal of Bamboosero is to popularize bamboo bikes as a cheap, practical, carbon-neutral means of transportation in the developing world, and the Yonso Project

is proud to also be working towards that goal.

In 2010, our workshop was completed and our first three workers hired! We hope to hire two more workers soon. Our staff has undergone an intensive training process with Mr. Calfee and representatives from another Bamboosero workshop in Ghana. We are also excited to announce that our shop has also developed a new method for curing bamboo entirely without electricity by using a solar oven. As of the publication of this newsletter, the shop has produced five bicycle frames that meet the rigorous quality control standards of Bamboosero. Those frames have been shipped to California for sale, and the shop is now busy producing more bikes.



YP SCHOLARSHIP PROGRAM BEGINS FOURTH YEAR

In the upcoming 2010-2011 school year, the Yonso Project will enable 90 children from very poor families to attend school. Of those students, 47 will attend public school at the primary or junior high level. We provide these young scholars with uniforms, shoes, supplies, and one free lunch each day. Most scholarships are sponsored by individual donors in the US at a cost of about \$100 per child.

Secondary education in Ghana is not public, however, and high school tuition rates begin at around \$300 each year. The YP also pays these costs for a number of children. We have a total of 43 students currently enrolled in high school, which in Ghana is called Senior Secondary School, or "SSS". As the scholarship program enters its fourth year, we are proud to report that we now have nine scholars in SSS who originally entered the program in past years as junior high or primary students. Six more of our scholars have now graduated from SSS!

Without the Yonso Project, many of our scholars would not have finished junior high, let alone attend high school. But, our work is not done. We now want our scholars to graduate from high school and move on to higher education. This year, please consider sponsoring the education of an SSS student!



Primary school students in Apaah

HOW IT WORKS -- A YONSO PROJECT SCHOLARSHIP IN NINE STEPS

1. Jan. - April: YP staff interviews teachers to identify students with the greatest financial need.
2. May: YP staff meets with families to further assess need. We accept only students from families facing the greatest hardships; in 2009, we accepted only ten new students from 400 families interviewed.
3. June: Items such as uniforms, shoes, backpack, and school supplies are purchased for each scholar.
4. July: Our annual award ceremony is held and students are presented with scholarships and supplies.
5. Aug.: School starts for grades K-9. Students receive a free daily lunch from a local food vendor.
6. Sept: School starts for SSS students. YP staff pays first trimester fees for each SSS student.
7. Dec.: YP staff collect "Thank You" letters from students to be sent to individual sponsors in the US.
8. Jan. - March: Fees are paid for the second and third trimesters of SSS.
9. April: Students present their grades to YP staff. If grades are below the YP's expectations, staff meets with students, teachers, and parents to create a plan for improvement.

Schools in rural Ghana face a chronic teacher shortage. YP Teach Abroad, our newest educational program, is designed to help fill high need vacancies in rural Ghanaian schools on a temporary basis. Country Director Kwabena Danso and Board Member Tony Caccavo have worked with schools, communities, and the local director of education near Yonso to develop a unique teach abroad opportunity for volunteers from the US or elsewhere in the world who have an interest in teaching in Ghana. Teach Abroad terms will be four, eight, or twelve months in length and will coincide with semester start and end dates in Ghana.

As part of the full immersion experience, volunteers will be provided with housing within their host community and will be offered language and cultural courses during their stay. The YP Ghana staff will act as intermediaries between volunteers and their community and school hosts and will assist with

TEACH ABROAD and TEACH FOR RURAL GHANA

travel in Ghana. The Yonso Project will also work to facilitate the receipt of academic or other credit for the experience. For more information, please see the enclosed insert "Four Ways to Support the YP" and visit our website at <http://www.yonsoproject.org>

The Teach Abroad program will work in tandem with **Teachers for Rural Ghana (TFRG)**, our other program that addresses the teacher shortage. Now in its third year, TFRG pays the cost of tuition for student teacher candidates who wish to pursue a career as an educator in a rural Ghanaian school. The degree program takes three years to complete and costs the YP \$750 per student for all three years. We collaborate with local colleges and the director of education for

MICROLENDING GROWING AT A RAPID PACE

In Ghanaian communities such as those served by the Yonso Project, there are countless women who run small businesses to earn income for their families. Because such entrepreneurs are often unable to afford loans at traditional banks, the YP provides them with small extensions of credit called *microloans*. The YP has issued a total of \$31,857 in capital to 233 individual borrowers since the program's inception in 2007.

In 2009, the YP's microlending volume grew by over 200% from the previous year. We expanded our services to two additional towns and issued 337 loans for a total amount of \$23,199 in loan capital in 2009. Because almost 100% of our borrowers fully repay their loans on time (microloans are usually due



Naomi Afrakomaa of Apaah has used her YP microloans to expand her sewing business

within a few months of the date of issue), we are able to re-lend capital to make new loans on a regular basis. As a result, 73% of all funds issued by the start of 2010 had been previously issued in 2009.

While the pace of microlending growth has been exciting, the increased demand has posed challenges in terms of both capitalization and logistics. We do not currently have the funds to meet the borrowing needs of women in our partner communities. To that end, our Private Investment Program began in 2009 with an initial investment of \$5000 from an individual in the US. To learn more about this program -- which allows investors the opportunity both to receive a return and to positively impact people's lives -- please see the insert included with this newsletter. To address the logistical challenge posed by our growth, the YP Ghana staff has been working in collaboration with interns from the University of Pennsylvania to reorganize both our microlending books and our overall financial accounting systems to accommodate the program's rapid growth. (Please see the included insert for details.)

In the coming year, we hope to further expand our microfinance services. The Yonso Project is in the process of developing a savings program that will allow borrowers a convenient way to budget and save. Saving can be difficult for individuals in rural African communities; personal bank accounts are a rarity, and keeping a large stash of unsecured cash in one's home is asking for trouble. We will also be working to incorporate health insurance into our lending package in the coming year. Finally, the YP will add new equipment to our Ghana office in 2010 and 2011 to enhance our operational capacity. We will be purchasing a safe to reduce the frequency of our staff's costly trips to the bank for deposits and withdrawals, and we hope to buy a motor scooter to allow our staff (none of whom own a personal vehicle) to carry out their duties more effectively.

TEACHING CON'T

the Mampong municipal district to coordinate the placement of teachers in rural schools.

Upon graduation, teachers are placed into a rural Ghanaian school for a minimum period of three years. Teachers will be provided with a small living stipend in addition to their salary and will provide support to Yonso Project activities such as our scholarship program and our awards ceremony.

As TFRG enters its third year this fall, three students are entering their third (and final) year of teacher training college. All are on track to graduate next spring! Of our two second year students, one individual decided over the summer to leave school and instead raise a family. The Yonso Project is awarding her grant for the 2010-2011 school year to another student who is currently enrolled in his second year of teacher college and is struggling with the cost of tuition. Due to financial constraints, we will be accepting only two new TFRG applicants for the upcoming semester. In the coming year, we will decide whether to continue providing scholarships to student teachers or instead switch to offering low interest student loans.



A typical school in our partner communities

AWARDS CEREMONY 2010 AND APAAH LIBRARY OPENING

Every summer, the YP publically celebrates academic achievement in our partner communities. The annual Awards Ceremony has become a major event for the area, drawing local government and education officials, news crews, and hundreds of attendees. Outstanding students and exemplary teachers are given awards, and recipients of YP need-based scholarships (see p. 2) are provided with their certficants and school supplies.

The 2010 Awards Ceremony was held in the town of Apaah and coincided with the opening of Apaah's new community library (shown to the right). The library is being stocked with books that were shipped to Ghana from the US during the YP's inaugural book drive in 2006. In addition to recognizing 84 students and 4 teachers at the ceremony, the YP also sponsored a youth soccer competition and a town clean-up event.



MEET YP COUNTRY DIRECTOR KWABENA DANSO

As Country Director, Kwabena Danso oversees all YP operations in Ghana and communications with our fundraising team in the US. Danso is ultimately responsible for delivering all of our organization's programs.

Without Kwabena Danso, there would be no Yonso Project today. Born and raised in the town of Yonso into a family that faced great material hardships, Danso overcame remarkable odds to attend and graduate from the University of Ghana with a B.S. in Psychology. While a college

student, he founded a partnership with Americans studying abroad at the university to create the organization that would eventually become the Yonso Project.

Danso recently married Ms. Grace Danso, a teacher in the community. A few weeks before this newsletter was printed, their first child was born -- a girl. Congratulations, Danso, and our greatest thanks for your tireless years of working for the children and families of Ghana.

FINANCIAL INFORMATION

This graph depicts Yonso Project expenditures for 2009. All employee salaries were paid to our three Ghana staff; as always, we have no paid staff in the U.S.

For any additional information, please contact us at
802-272-7757
 or by email at
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