

WEIF

WOMEN'S EMPOWERMENT INTERNATIONAL FOUNDATION

ANNUAL REPORT 2011

BOARD MEMBERS 2011

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Deborah Loewen
Vice President

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Francine Villeneuve
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Gilgit, Northern Areas

Dr. Mir Afzal Tajik
Chitral, Northern Areas

Dr. Patricia Gokhale
Mumbai, India



WEIF'S MISSION & GOALS

WOMEN'S EMPOWERMENT INTERNATIONAL FOUNDATION (WEIF) is a registered Canadian charity (#896501806RR0001) managed by dedicated board members and volunteers. Operating on the principle that long-term social change is most effectively accomplished through initiatives that promote self-sufficiency and sustainability, WEIF is committed to providing innovative, life-long solutions to the challenges arising from poverty and social inequality in Central and South Asia.

WEIF's work is funded by the generous support of private individuals and corporate donors. These benefactors, including the Canadian International Development Agency (CIDA), the Government of Alberta's Community Initiatives Program (CIP), and the Alberta Culture and Community Spirit Program, have strengthened the delivery of WEIF's programs and services.

WEIF's Vision is to empower women in the Northern Areas of Central and South Asia to achieve gender equality and alleviate poverty, and to create promising, healthy futures for the children of the worlds' poor.

Its Mission is to work among local communities in the most remote and underserved regions to promote initiatives in education, infrastructure, micro-lending enterprises, healthcare, and to provide assistance during periods of emergency and disaster.

Through its multi-faceted approach of promoting accessible education, healthcare, and livelihoods, WEIF will continue to facilitate permanent, positive changes in the lives of women, men, and children affected by social or financial hardship.

PRESIDENT'S MESSAGE

NARGIS JAMAL

2011 marked another year of substantial growth and continued success for Women's Empowerment International Foundation (WEIF). On behalf of WEIF's Board of Directors and our NGO partners in Pakistan and India, I must thank our dedicated volunteers, kind donors, and our local and foreign partners, whose support made the 2011's achievements possible.

Grant funding from the Canadian International Development Agency (CIDA), Alberta's Community Initiatives Program (CIP), and the generous support of our private and corporate donors fueled WEIF's activities 2011, which included the completion of several projects in Pakistan, the expansion of our microcredit program, and the initiation of a multi-faceted project in Dahanu Taluka, India.



In 2011, we were involved in:

- Registering 100 additional women in our successful microcredit program in Gilgit-Baltistan Pakistan, which provides entrepreneurial women with the tools to achieve economic independence and promote gender equality in their communities;
- Constructing a 950 sq. ft. classroom at the Nareshwadi Learning centre in Dahanu Taluka, Maharashtra, India;
- With funding from Alberta's Community Initiatives Program (CIP), planning the construction of a two-storey classroom building called "Nareshwadi School" at the Nareshwadi Learning Centre in Dahanu Taluka, India; and
- Receiving approval of our project Yuvak—Apna Bhavishya (Youth—Our Future) from the Canadian International Development Agency (CIDA): the multi-faceted initiative at the Nareshwadi Learning Centre will provide exemplary education and health services to hundreds of orphaned, abused, and underprivileged children and their families. The project, which will include village improvement initiatives, repairing and expanding the Centre's facilities, and the construction of a new Girls' Hostel will be launched in 2012.

In 2011, WEIF will continue to provide humanitarian assistance to women, men, and children in India and Pakistan while tackling the root causes of poverty and gender inequality in these areas. We are requesting all our generous donors to provide financial support to ensure the sustainability and effectiveness of our programs. It is with heartfelt gratitude that we thank you for your kindness and support.

Sincerely,

Nargis Jamal

President and Founder of WEIF

HEARTS AND HANDS

WEIF'S FUNDRAISING ACTIVITIES IN 2011

Getting Together to Make a Difference

On December 3rd, 2011, WEIF hosted a fundraiser in the home of Puja Verma of IndiCan Migrations. 75 generous individuals joined us in support of our efforts at the Nareshwadi Learning Centre in Dahanu Taluka, India. Generous donations from guests allowed WEIF to raise \$15,000 in a single night! All funds will go toward Yuvak—Apna Bhavishya, our innovative project launching in 2012 that will improve the lives of children and their families in poor, remote tribal villages through education, health services, and economic opportunity. Sincere thanks to Ms. Verma for graciously hosting this event, and to all guests who displayed their kindness and support.



Humanitarian Dinner 2011: Commonwealth Society of Edmonton



Each year, the Royal Commonwealth Society of Edmonton chooses a charity to support for its charitable contribution to the Commonwealth area. In 2011 WEIF was honored to be the charity of choice for their annual Humanitarian Dinner—a night filled with cocktails, fine dining, and music. The event was a wonderful opportunity for WEIF to spread awareness about our projects. All funds raised at this event will contribute to WEIF's project, Yuvak—Apna Bhavishya, at the Nareshwadi Learning Centre in Dahanu Taluka India.

Thank you to the Royal Commonwealth Society of Edmonton for generously hosting this event, and to all guests and donors who are lending strength to our efforts to promote quality education, health services, and economic sustainability for underprivileged children and their families.

2nd Annual Yes We Can! 5 Km Fun Run or Walk

On May 8th, WEIF hosted our second annual "Yes We Can! 5 Km Fun Run/Walk" in Hawrelak Park. This year, 100% of the funds raised were put towards the "Yuvak-Apna Bhavishya" (Youth—Our Future) project—a multi-faceted initiative to improve education facilities at the Nareshwadi Learning Centre in Maharashtra, India, and provide health and generate economic opportunity to surrounding villages. WEIF was astounded by the support from our community: 160 participants joined us and raised a total of \$38,000! To add to this success, a grant from the Canadian international Development Agency (CIDA) will provide 3:1 funding for this project.



WEIF is grateful to all donors, sponsors, and participants who made this event a success! We are constantly inspired by the kindness we see at home, and carry this goodwill into our projects abroad. Thank you!



GIRLS' HOSTEL AT ENGLISH MEDIUM SCHOOL DISTRICT OF CHITRAL, PAKISTAN

In 2008 and 2009, with a generous contribution from Alberta's Community Initial Program (CIP) and WEIF's donors, WEIF initiated the construction of an English Medium School in Arkari—one of the most remote regions of Chitral (Northwest frontier province, Pakistan).

The Arkari Education Hub accommodates an Early Childhood Education Development School (ECED), English Medium School, provide exemplary educational facilities and classrooms for over 500 primary, secondary, and college students. A primary objective of this project was increasing enrolment and retention of female students in the area, who must overcome serious obstacles in order to complete their education and lead healthy, fulfilling lives. Construction of a Girls' Hostel on the second floor of the Hub was initiated in 2011, and is scheduled to be completed by August 2012.

The new Hostel will provide exemplary living quarters for girls and young women as they progress through their primary, secondary, and post-secondary education. This activity is made possible through the support of individual and corporate donors, and the dedication of local volunteers who are bringing hope to hundreds of young women of Chitral.



HEALTH CLINIC OWIR, DISTRICT OF CHITRAL, PAKISTAN

With the diligent hard work of local volunteers, construction of the first Health Clinic in Owir, Pakistan neared completion in 2011. The clinic will serve three villages of nearly 300 households in Owir, District of Chitral, Northern Pakistan.

The clinic has the facility to treat both male and female patients in a hygienic environment, and will focus on reaching out to community women who are often hesitant to utilize health services. A local nurse will provide basic training and information on nutrition, health, and wellness to encourage women to adopt healthy lifestyles and remove any fears they may have about utilizing the clinic's services. The Clinic is complete with residential facilities for non-local nurses and doctors.

The Health Department of Chitral's Provincial Government will provide a doctor and nurse and medications to the clinic. WEIF will train and support an addition nurse who will work full time at the clinic and support Canadian medical professionals to undertake short-term assignments at the Clinic and help train the local nurse.

JOURNEY TO SUSTAINABILITY THROUGH ENTREPRENEURSHIP

PEER LENDING CIRCLES IN GIGLIT, PAKISTAN

WEIF's "Peer Lending Circles", in partnership with Women's Association for Advancement (Wafa) showed incredible growth in 2011, and continued to be a great source of pride for our organization. The microcredit program provides small loans to groups (maximum of 5) of enterprising women to assist them in establishing their own businesses and achieving economic independence. The project launched in 2009 with two circles serving 10 women. With grant support from Alberta's Community Initiatives Program (CIP), Wafa and WEIF were able to reach out to more women in 2011: by the year's end, there were 339 women receiving loans and support from WEIF to develop their business ventures and create better lives for themselves and their families.

In 2012, WEIF and Wafa hope to expand the program to serve up to 550 women, and obtain insurance for all entrepreneurs and their spouses. In 2011, consistent with past years, all borrowers demonstrated 100% loan repayment—a rarity among almost all other microcredit programs. This success can be attributed to the highly personal approach WEIF and Wafa takes with its clients: providing business aftercare, financial literacy training, and assistance in learning to read, write, and perform basic arithmetic.

BIBI RAHEEL

In 2009, Bibi Raheel courageously became one of the first entrepreneurial women in her community to register in WEIF and Wafa's microcredit program. Prior to receiving a loan and business training from Wafa, Bibi and her husband struggled to cover the cost of sending their children to quality schools, threatening future generations of her family with the burden of poverty. With a loan from Wafa, Bibi opened a women's shop attached to her home in Sonikote, Gilgit, which she used to supplement her family's income, improve their quality of life, and achieve a sense of security and self-reliance.

Bibi Raheel's determination and business acumen have enabled her to create a highly profitable and scalable business. Since receiving a micro-loan in 2009, she has expanded her business to a second shop, which is managed by her retired husband. Bibi's venture, with the assistance of her husband, allows her to earn Rs. 30-40,000 per month. With increased income and new purpose to her life, Bibi's business has brought more happiness, peace, and prosperity to her home: she and her husband can now afford to send their children to high-profile schools and secure their family's future. Bibi Raheel has also become a source of inspiration and encouragement for many women in Sonikote, who have since initiated their own businesses with micro-loans from Wafa.



CREATING BRIGHTER FUTURES FOR CHILDREN AND COMMUNITIES AT THE NARESHWADI LEARNING CENTRE IN DAHANU TALUKA, INDIA

The Nareshwadi Learning Centre is a 12-acre campus near Dundhalwadi, Dahanu Taluka, about 130 km from Mumbai, in the Indian state of Maharashtra. Established by the Girivanavasi Educational Trust (GVET) in 1991, the Nareshwadi Learning Centre provides holistic education to over 600 underprivileged, abused, and orphaned children from remote tribal communities and urban slums.



In 2011, WEIF received approval from the Canadian International Development Agency (CIDA) for a multi-faceted project tackling the root causes of poverty and inequality in tribal communities of rural India.

The 3-year initiative, "Yuvak—Apna Bhavishya" (Youth—Our Future) includes developing the Centre while reaching out to the underserved villages surrounding the campus. In partnership with GVET, WEIF will improve the quality of life among women, men, and children through income generation, access to quality health care, education, and employment opportunities. A \$481,000 CAD contribution from CIDA will enable WEIF to construct a new Girls' Hostel and Vocational Training Centre, provide agricultural support to 200 women, and train 60 village youth and Early Childhood Education teachers and healthcare workers, and supply 12 remote villages with clean drinking water. WEIF looks forward to launching these activities in 2012.



3D Plan for Nareshwadi School

The classrooms at the Centre are severely weather-damaged and inadequate to support Nareshwadi's growing student population, and are spread out across the campus, making communication between staff and joint activities difficult and limiting space for the children to play and for the Centre to grow. In 2011, WEIF partnered with an Indian NGO "Youth for People" to construct a 950 sq. foot classroom at the Centre: to be completed July 2012. With grant funding from Alberta's Community Initiatives

Program (CIP), WEIF will construct a two-storey classroom building with the designation "Nareshwadi School" in 2012.

WEIF extends sincere gratitude to CIDA and CIP, and to our volunteers and summer students for their generous support and dedication!



WEIF would like to thank the following Government Funding Agencies for their support in implementing projects and programs in Central and South Asia.



The **Canadian International Development Agency** is Canada's **lead agency for development assistance**. It has a mandate to support sustainable development in developing countries in order to reduce poverty and to contribute to a more secure, equitable and prosperous world.

CIDA's financial support has enabled the construction of eight Early Childhood Education Development Schools in the remote villages of Chitral District, Gilgit-Baltistan Province, Pakistan and is providing significant support to WEIF's work at the Nareshwadi Learning Centre in Dahanu, Maharashtra, India.



The **Alberta Community Spirit Program (CSP)** and **Community Initiatives Program (CIP)** have worked with WEIF on multiple projects since 2006. The CSP has the goal of increasing charitable giving to Alberta's non-profit sector. The program is made up of a charitable tax credit and a donation grant. The CIP provides international development grants to Albertan citizens running humanitarian projects.

Funding from CIP will enable the construction of a two-storey classroom building at the Nareshwadi Learning Centre in Dahanu Taluka, India.

AUDITORS REPORT

APRIL 27, 2012



Cass & Fraser
Chartered Accountants

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Edmonton, Alberta
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INDEPENDENT AUDITOR'S REPORT

To the Owners of: Women's Empowerment International Foundation

We have audited the accompanying financial statements of the Women's Empowerment International Foundation, which comprise the statement of financial position as at December 31, 2011, and the statements of operations and changes in fund balances for the operating fund and capital replacement reserve fund, and statement of cash flows for the year then ended, and a summary of significant accounting policies and other explanatory information.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with Canadian generally accepted accounting principles for non-profit organizations, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with Canadian generally accepted auditing standards. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risks assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our qualified audit opinion.

Basis for Qualified Opinion

In common with many charitable organizations, the Foundation derives revenue from donations and fund raising events, the completeness of which is not susceptible to satisfactory audit verification. Accordingly, our verification of these revenues was limited to the amounts recorded in the records of the organization and we were not able to determine whether any adjustments might be necessary to contributions, excess of revenue over expenses, current assets, and net assets.

Opinion

In our opinion, except for the effect of any adjustments, if any, which we might have determined to be necessary had we been able to satisfy ourselves concerning the completeness of the contributions referred to in the preceding paragraph, the financial statements present fairly, in all material respects, the financial position of the corporation as at December 31, 2011, and the results of its operations and cash flows for the year then ended in accordance with Canadian generally accepted accounting principles for not-for-profit organizations.

The signature logo for Cass & Fraser, written in a cursive, handwritten style.

Cass & Fraser Chartered Accountants

Edmonton, Alberta
April 27, 2012

STATEMENT OF FINANCIAL POSITION

AS AT DECEMBER 31, 2011

	2011	2010
Current Assets		
Cash	\$ 71,075	\$ 97,056
Contributions receivable (note 3)	6,049	47,290
Guaranteed investment certificates	10,159	10,066
	\$ 87,283	\$ 154,412
Current Liabilities		
Accounts payable	\$ 1,574	\$ 3,676
Deferred contributions (note 3)	-	40,626
	1,574	44,302
Net Assets		
Endowments	-	2
Unrestricted net assets	85,709	110,110
	85,709	110,112
	\$ 87,283	\$ 154,412

STATEMENT OF OPERATIONS

FOR THE YEAR ENDING DECEMBER 31, 2011

	2011	2010
Revenues		
Donations from individuals	\$ 75,425	\$ 140,500
Donations from other charities	-	1,021
Fundraising revenue	3,138	6,986
Grants from the Federal Government	40,612	158,698
Grants from the Alberta Government	39,306	31,597
Interest and investment income	315	511
Other	117	4,844
	\$ 158,913	\$ 344,157
Expenses		
Solicitation expenses		
Advertising	1,885	2,000
Fundraising event	4,578	8,246
Printing and publications	2,156	1,683
	8,619	11,929
Overseas Program expenses		
CIDA, ECED schools	-	206,226
Infrastructure and donated items	140,500	126,631
Other expenditures	4,458	6,856
Scholarships and grants	4,298	7,392
	149,256	347,105
Other expenses		
Bank charges and foreign currency exchange fees	1,304	1,215
Credit card charges	722	1,200
Education and training for staff	2,459	1,835
Insurance	2,019	950
Licenses, memberships and dues	90	-
Office supplies and expenses	1,801	6,566
Professional fees	1,910	4,753
Rent	-	4,200
Salaries, wages and benefits	11,299	13,972
Telephone	1,083	924
Travel and vehicle	2,752	-
	25,439	35,615
	183,314	394,649
Revenue over expenses	\$ (24,401)	\$ (50,492)

STATEMENT OF NET ASSETS

FOR THE YEAR ENDING DECEMBER 31, 2011

	Unrestricted Net Assets	Endowments	2011	2010
Net Assets, beginning of period	\$ 110,110	-	\$ 110,110	\$ 160,602
Excess of revenues over expenses	(24,401)	-	(24,401)	(50,492)
Net Assets, end of period	\$ 85,709	-	\$ 85,709	\$ 110,110



DONOR LIST

A SPECIAL THANKS TO ALL THOSE WHO HAVE CONTRIBUTED IN 2011

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WOMEN'S EMPOWERMENT INTERNATIONAL FOUNDATION

Almas Alidina
Leonard Anderson
Lisa Anderson
Justin & Laura Badiyan-
Eyford & Samaroo
Vandana Bansal
Irwin Bansi
Irene Belcourt
Azim & Naila Bharmal
Zulfikali Bharwani
Jeanne Bick
Darcy Brosseau
Susan Castro
Byrnnne & Travis
Cunningham
Douglas Debruijn
Brad Devion
Amin Devji
Bhalinder Dhaliwal
Gur Dhaliwal
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Naaz Fancy
Diane Gane
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Marcia Grimes
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Larissa Hunka
Matthew Hunter
Valerie & Ken Hunter
Nabat Jaffer
Mansur Jaffer

Shiraz Jaffer
Nargis & Amir Jamal
Kabir Jamal
Gulnar Jamal
Salma Jamal
Mahmud Jamal
Aziz & Farida Janmohamed
Farida Janmohamed
Khatoon & Nizarali Kaba
Savvy & Seema Kachroo
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Amanda LaMartina
Jim Lamouche
Dave & Sandra Lamouche
Hector & Gail Lamouche
Joe Laudenbach
Kamrudin & Shenaz Lila
Farouk Lila
Laxmi & Sukkal Narayan
Sukkal Narayan
Azim & Rozmina Nathwani



DONOR LIST

A SPECIAL THANKS TO ALL THOSE WHO HAVE CONTRIBUTED IN 2011

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Amy Nierenhausen
Ashley Park
Brandon Patenaude
Bruce English
Patricia Story
Gerry Peardon
Marc Pellegrini
Michael Petryshen
Peter Preston
Sheena Preston
Michael Preston
Mansoor & Naznin Punja
Zarrah Rajan
Imelda Ramos
Zahra Reddy
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