



Mary's Pence News

Fall/Winter 2008 Edition

At Mary's Pence, we know that in a global economy, where no one has *the* solution, it is essential to listen, learn and understand. Through our connections with women's groups in the Americas we've had unique conversations that are shaping our grant making.

Our new ESPERA Funds are one outcome of these conversations. What has emerged is a model that builds financial resources in poor areas while fostering collaboration, teaching skills and empowering women to impact their communities.

ESPERA means "she hopes" in Spanish, and stands for *Economic Systems Promoting Equitable Resources for All*. Through a one-time grant to a community, each ESPERA Fund offers a permanent source of capital for collaborative ventures well into the future.

These self-renewing funds, administered by networks of women's groups, are used to finance income-generating projects that promote the common good and enable local women to support community-based solutions. This new initiative is based on an effective "peer-lending" model created by former board member Gilda Larios in rural Mexico. Gilda recently stepped down from the board to direct the ESPERA Funds in Central America, and we are grateful to continue benefiting from her expertise.

The ESPERA Fund program is a unique manifestation of the values that have guided us since our founding.

Collaborating for better result, since strong networks create strong communities.

Fostering the learning and empowerment that happens when women get together to solve problems.

Focusing on projects that improve the well-being and economic sustainability of entire communities.

Supporting women with training and technical support as they begin a project.

Celebrating success by measuring the positive impact on families and communities.



Gilda Larios (center) with the women of Suchitoto, El Salvador who are piloting our first ESPERA Fund.

As part of our Strategic Planning, undertaken last year, our board and staff identified the desired results of this new programming:

- o Establish ESPERA funds in 6 countries within 5 years.
- o Measure success in terms of positive impact on families and communities.
- o 50% of cooperative enterprises survive at least 3 years and increase profits each year.
- o Status of women within the family is equalized, including increased decision-making power and greater control over the money in the home.
- o Status of women as leaders in the community grows.
- o Positive impacts on family life and health, such as improved metrics in domestic violence, increases in the number of children attending school and graduating, improved nutrition and health, and increases in literacy among program participants.
- o Create a replicable model for collaborative lending groups.

On page 3 you can read more about the three communities that are piloting ESPERA Funds this year. We are grateful to them and to you. As a grassroots donor community we only achieve this with your support.

Thank you for your gracious partnership,

Katherine Wojtan
Executive Director

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

The Mary's Pence newsletter is published twice a year. Your comments and suggestions are welcome.

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From the President's Desk Advent Blessings



After a year of waiting and hoping, we are proud to begin implementation of our new Strategic Plan this year, especially the advent of our first ESPERA Funds. What a joy to offer women all over the Americas an alternative to our current broken economic systems.

Welcome to Katherine Wojtan our new Executive Director. Katherine brings many years of corporate and non-profit experience as well as a real thirst for social justice. We congratulate her on being awarded the Peace Keeper of the Year Award for 2008 by the Minnesota Fellowship of Reconciliation, a chapter of an international ecumenical group promoting peace since World War II. We are so grateful to have her talent and vision at this exciting time for Mary's Pence.

Gilda Larios also joins us as our Central American grants advisor. Gilda is a former grantee and board member whose work in women's savings and loans has been the inspiration for our ESPERA Funds. What a blessing to have her involvement continue--and intensify--as advisory staff.

Many thanks to our office manager, Hannah Bish, who provided stability during our transition this fall and who remains with Katherine in our New York office.

Fond goodbyes to Sheila Daly who provided vision for our new programs, especially the ESPERA Funds. Her blueprint for budgets and timelines continues to guide future work. Although Sheila and her family relocated to a new state, we are grateful she will continue to be involved in Mary's Pence as she is able.



Sheila Daly and Katherine Wojtan

women were led by the Spirit to our board and we gratefully acknowledge their important contributions.

Our board is taking new shape with the addition of members from the West Coast and others closer to our office. As always, we have the skills and talent we need at just the right time.

All this good news comes with gratitude for our generous donors who make it possible. Thank you for your continued YES to light in the darkness.

***Advent Blessings,
Roxanne Meshar, President***

ESPERA Fund Partners

In this first year of granting ESPERA Funds we are proud to partner with three women's networks. Mary's Pence staff communicates with ESPERA Fund coordinators regularly, and visits each project periodically to offer technical assistance.

Concertacion de Mujeres de Suchitoto- El Salvador

Mary's Pence has partnered three times with Concertacion de Mujeres de Suchitoto, a Network of five women's organizations who for 15 years have provided a political voice for thousands of women in 77 small communities. Through its organizing and advocacy, the Concertacion has assured that there are at least three women elected leaders in every community of their region, including at the municipal level.

As a well established and empowered network focused on the improved status of women, the Concertacion is uniquely situated to pilot our first fully-funded ESPERA fund. Over the next three years, it will promote the economic development of women living in Suchitoto. Since the summer, with visits from our grants advisor, community members have selected a local woman to coordinate the project, created criteria for cooperatives to receive funds, established replenishment terms, and began to develop a plan to provide financial/business training.



The women of Suchitoto display their crafts.

Mujeres en Tierra Sagrada –Mexico

This network of women's groups works to address basic human rights such as adequate housing, access to water, educational opportunities and health care in rural communities. The network has also helped members earn a small income through collaborative projects, and last year set aside a portion of the grant they received to begin a small revolving fund. As ESPERA Fund recipients, Tierra Sagrada is joining with another group of indigenous women from Cuentepec to make a larger amount of capital available for income generating cooperative ventures in the region.

Red de Mujeres Nicaraguait - Nicaragua

Mary's Pence helped to create this network six years ago to coordinate and support 11 women's income-generation initiatives throughout the country of Nicaragua, most of them former

grantees. This next year will be a time to transition the Network into a fully funded ESPERA Fund. As part of the transition, the Network was given a grant this year to be used for three purposes: funding to eight cooperatives selected by the Network; further development of the Network structure including training for the coordinators; and establishment of a small ESPERA Fund to test the structures and policies necessary for administering a national fund.

2008-2009 Grantees

Mary's Pence has been providing small grants to women for more than 20 years providing over 1.5 Million dollars to projects throughout the Americas. We continue to provide ministry grants that focus on economic sustainability for women and skills that empower them to full participation in their community. We proudly present our 2008-2009 Ministry Grantees.

Empowering Paraibon Black Women, Brazil

Funds will be used to train leaders / facilitators for women's groups in the areas of health, sexuality, spirituality, and women/human rights. During an 80 hour training course participants learn how to share their learnings creatively with other women in their communities, strengthening a chain of empowerment and solidarity.



Women training for leadership in Paraiba, Brazil pass on wisdom to young women in the community.

Manna on the Mountain, Haiti

With past support from Mary's Pence, Friends of Haiti started this economic development project to assist women in rural Haiti to start solar bakeries to make and market bread for the surrounding mountain villages. The project worked with 11 women, each of whom received an oven, baking utensils and \$69 for start-up ingredients. Goals for this year include working toward a more collaborative effort among the women and visits to other places where solar ovens are used.

Sacred Heart Center, Haiti

In the past Mary's Pence has provided Sacred Heart Center with funding to support their micro credit programs. This year we are further supporting the project with an initiative focused on educating on topics related to women including health, relationships and empowerment.



Women in Haiti are proud business owners thanks to a working capital program funded by Mary's Pence.

Fortunate Families, USA

Fortunate Families' project, Parents Voice Project, supports parents of bisexual or transgender daughters and sons. With past support from Mary's Pence the organization has done a survey of parents and completed analysis and a final report. This year's focus is on stabilizing the organization by nurturing future board members through training and networking.

Light in the Darkness

by Consilia Karli, Board Treasurer

We experience again the Advent Season with its hopeful reminders that "Out of Darkness emerges the Light." It is something we believe strongly at Mary's Pence. Now, as a nation in a dark hour, we draw upon Advent Thinking to draw us toward the light.

As ministers of money, the Mary's Pence community provides a way for individuals to express what God has already put in their hearts. In good times and in bad, no matter what the stock market is doing, we know that our assets belong to God and that we are all stewards for sharing God's gifts with others.

Even as each of us is personally affected by financial challenges, we cannot forget that women and children in poorer nations are impacted most profoundly by the current social and economic climate. That is why we seek ways to involve both donors and grantees as co-generators of funds that promote social justice and stability among those struggling for economic independence and survival.

In contrast to world banks, our ESPERA Funds and other programs offer alternative economic strategies built on

relationship. As funds are granted to local networks, they are able to offer services responding specifically to the needs of the communities they serve. While financial institutions in the public sector are experiencing macro-economic disruptions, our funding programs could well prove to be less impacted and more secure during these times of economic stress.

By not being tied to volatile capital markets, and by establishing terms that match the ability of member organization to replenish the fund, they produce financial stability for the poor. Because decisions are in the hands of members who are administrators themselves of the working capital, we eliminate the pitfalls of fraud and predatory lending that we are all seeing and experiencing and create a climate of accountability and transparency that is lacking in the world markets.

In making affordable capital available to support a productive economy for the poor, our "micro-solutions" could well contain the "seeds of a new paradigm" of light for the world economy facing a dark moment.

Consider Mary's Pence as part of your "alternative giving" this holiday season. We will happily send a beautiful card acknowledging your gift.

Save the Dates!

Mary's Pence will be out and about, we may be in your area. If so, we hope to connect with you!

Benefit Production: The Philadelphia Story

February 4, 2009

Hillbarn Theatre, Forest City, CA (near San Mateo and San Francisco)

Donated by Ruth Sieber

Are you interested in attending the play and/or a donor event that evening, buying or selling a block of tickets, helping with planning? Let us know, we'd love to get you involved.

Northwest Catholic Women's Convocation IV:

Dawning of a New Story: Radical Hope

May 1-2, 2009

Bellevue, WA

Mary's Pence will have an information booth.

Social Action Summer Institute

National Pastoral Life Center

July 20-25, 2009

Location TBD, New York or New Jersey area

Mary isn't the only woman who said YES in a dark time.

Our Calendar of Women celebrates a new story each day.

When you use the the monthly calendar envelopes you automatically become one of our honored Compañeras. In addition to providing a steady stream of support to our sister-companions throughout the Americas, you also:

- *Receive only one mailing a year asking for support, and a statement of your total annual giving for tax purposes*
- *Benefit from spreading your annual gift into manageable monthly amounts*
- *Assure that more of your donation goes directly to women starting projects of hope*
- *Save the environment by donating electronically (optional)*

A biography of each woman can be found on our website in the "Make Connections" section.

Say YES by contacting our office today.