

ELIZABETH BOWERS ZAMBIA EDUCATION FUND 2006 ANNUAL REPORT

The Elizabeth Bowers Zambia Education Fund (EBZEF) was established as an Oregon corporation in March 2006. The purpose of EBZEF is to provide the opportunity for education for young women from the village of Lumwana West and the surrounding area. This includes 8th and 9th grades in Lumwana West Basic, high school in Mwinilunga, and schooling beyond high school. It also includes support for educational supplies and facilities.

EBZEF continues the work of the Elizabeth Bowers Memorial Fund (EBMF) which was created in 2002 in honor of Elizabeth Bowers, a Peace Corps Volunteer who died while serving in the village of Lumwana West in NW Zambia, Africa.

Administration

EBZEF was established as an Oregon corporation as of March 8, 2006. An application to become a 501c3 tax exempt non-profit organization was filed in June. Upon recognition as a tax-exempt non-profit organization, donations received by EBZEF will be retroactively tax exempted to the March 8 incorporation date.

Education funds are administered locally by World Vision Zambia (WVZ) for a 10 percent fee. Funds to construct the library in Lumwana West were donated to Peace Corps Partnerships (PCP) and they assume responsibility for construction of the facility.

A Board of Directors was established to provide direction and oversight for the EBZEF program. Members of the Board of Directors and the Advisory Board are listed in Attachment A. Meetings of the Board of Directors were held on March 30, July 2, and November 29. Bylaws were ratified at the first meeting and Conflict of Interest statements were signed by all Board members. Because Fordson is in Zambia and cannot attend meetings, annotated agendas are emailed two weeks prior to the meetings so that his input and direction can be considered at the Board meeting. Dan participates in Board meetings by conference telephone. Business is conducted by email and through committees to the extent possible. An Executive Committee was formed to make decisions and act on behalf of EBZEF for emergencies and between Board meetings. Members include: Linda Bowers, Gerry Bowers, and Michal Wert.

A Finance Committee was established to set up and monitor EBZEF bookkeeping and finances. Members include Michal Wert, Chair; Volunteer bookkeeper Susan Beck; and Linda Bowers. Susan set up QuickBooks for Non-Profits to keep EBZEF accounts and serves as bookkeeper for the organization.

Kevin Mayne, Attorney-at-law, was approved as lawyer for EBZEF to prepare the 501c3 application. Kathy Gordon, CPA, was approved as accountant for EBZEF. Bank of the Cascades was approved as the depository for corporation funds. Angela Wanak was hired as a summer intern to set up an In-Design program, create templates for the EBZEF brochure, posters, letterhead, thank-you cards and business cards, and provide other organizational assistance as requested.

Beth's Girls

Table 1 shows the breakdown of girls supported by EBZEF in 2006. Educational scholarships included school fees, books and supplies, uniforms, tutorial and exam fees, plus room and board for high school students at Mwinilunga High School.

Table 1. Beth's Girls by Grade- 2006*

Lumwana West	#Girls	Mwinilunga HS	#Girls	TOTAL
Grade 8	26	Grade 10	5**	
Grade 9	21	Grade 11	6	
		Grade 12	6	
TOTAL	47		17	64

* EBZEF paid for Terms 1, 2 and 3.

**Girls attended Terms 2 and 3 only.

Beth's Girls sign an agreement to be diligent in their studies, to live a healthy lifestyle and to mentor other younger girls. They and their parents sign contracts that they will support EBZEF goals and ideals. The girls receive information on Beth and her values and correspond with the Fund to report their progress and discuss their goals for the future.

EBZEF continues to support Mary Lundeba, Beth's fisheries trainer in Kitwe. Mary was accepted for PhD studies in fisheries at Penn State University in 2006. EBZEF provided financial support for Mary's boys in Zambia and made contacts at Penn State to ease her transition. EBZEF also paid for courses for Prudence Masanyinga, the first of Beth's Girls to graduate from high school, at the Local Government Training Institute in Lusaka.

Library Project

Peace Corps Volunteer Bob Wilder is managing library construction for PCP and EBZEF. The library was started in spring and by year end bricks were formed and burned, the foundation was laid, and windows and doors were framed. A requirement of the Peace Corps Partnership is a local contribution to the project. Local workers carried materials and made bricks, laid the foundation, and are participating in library construction.

Trip to Zambia

A significant event in 2006 was a trip to Zambia by Linda and Gerry Bowers. The Bowers met with World Vision Zambia, Peace Corps, and Lumwana West and Mwinilunga staff and administrators in Lusaka and Lumwana West to discuss the EBZEF program. In Lumwana West, they met all of Beth's Girls and received a warm welcome by people of the village. It was important to visit where Beth lived and worked and to meet her Zambian mentors, adopted parents, and friends. This visit reinforced the importance and local appreciation for the EBZEF educational program.

Fundraising

Several fund-raising activities were held throughout 2006, including publications, events, and preparation of informational materials.

Publications

- *Statesman Journal* article
- *Earlhamite* article
- *Zambia Post* article
- *Inside Willamette* article
- *Willamette Collegian* article advertising Zambia Night

Events/Presentations

- West Salem Rotary presentation - June 19
- Meeting with Zambian Ambassador in New York City, NY - June 14
- Salem World Beat Festival - June 24-25
- Willamette University Africa Day
- Zambia Night - October 25

Informational Materials

- Posters with tear-off forms were prepared and distributed around Salem and Portland.
- Newsletters were published in June and December and were circulated by mail and email.
- A website designer was hired to update the EBZEF website (www.bethsgirls.org) and to include an on-line donation process.
- A slide presentation on the Bowers' visit to Zambia and highlighting Beth's Girls was prepared for Zambia Night and is available for other fund-raising activities.

Linda, Michal and Angela attended a fund-raising session sponsored by the Technical Assistance for Community Services (TACS), a training and consulting resource for nonprofit organizations. TACS holds monthly networking meetings and a variety of training programs that have been beneficial to EBZEF.

Approximately half of the 2006 revenues were generated from non-family donors. Most of these contributions were in response to the Newsletters, "gifts on behalf of", and Zambia Night.

Financial Report

QuickBooks for Non-Profits was set up to manage all EBZEF accounts. Attachment B provides a statement of financial activities for 2006 and shows the balance of monies in the EBZEF at the end of 2006.

Approximately 65 percent of expenses for 2006 were for program services. This included education and supplies for Beth's Girls and construction of the Lumwana West Library. About 30 percent was spent on administration and 5 percent for fundraising. Fundraising costs were very low because of the many volunteers who supported fundraising activities. The expense of constructing the library is a one time occurrence and many of the administrative and organizational costs, including the trip to Zambia, are start-up costs that will not recur.

Looking forward to 2007

Education

Many more girls were sponsored in 2006 than in 2005. Hopefully tutoring will result in more girls entering Grade 10 and beginning college. EBZEF is committed to sponsoring all girls wishing an education, as funding allows. Better communication with WVZ and the schools will facilitate better projections of cost to enable fund-raising to meet the needs.

An on-going problem is health care and pregnancy among Beth's Girls. Thirteen of Beth's Girls left school because of pregnancy in 2006. EBZEF will work with WVZ and others to provide sensitization training to advocate for healthier lifestyles and abstinence and to encourage Beth's Girls to complete their schooling.

EBZEF will continue to support Mary and Prudence in their studies. Prudence, in particular, serves as a local role model.

Library

The Lumwana West Library should be completed in 2007. EBZEF is working with the Salem Rotary to stock the library. EBZEF will also work with PCPP to hire a librarian to manage and maintain the library.

Fundraising

Fundraising will be accelerated when 501c3 status is attained in 2007. Two newsletters a year are planned, one to announce non-profit status and the other before the end of year holidays. Sponsored gifts will be encouraged for graduating students and for holiday presents. Volunteers and in-kind donations will continue to be used extensively to minimize fundraising costs.

Gift Works, a data management software program, was purchased in 2006 and will be set up in 2007. This program should facilitate more focused fund-raising efforts and will allow EBZEF to assess the effectiveness of different fund-raising strategies and activities.

Administration

Many of the time-consuming and expensive start-up and organizational activities occurred in 2006. Administrative expenses should be reduced significantly in 2007. The target for spending for program services for 2007 is at least 65 percent of revenues.

To access the EBZEF and its partners:

Elizabeth Bowers Zambia Education Fund - www.bethsgirls.org

World Vision International - www.wvi.org

Peace Corps - www.peacecorps.gov

Attachments:

A - EBZEF Board of Directors and Advisory Board Members

B – EBZEF Balance Sheet as of December 31, 2006

Attachment A
ELIZABETH BOWERS ZAMBIA EDUCATION FUND
2006 BOARD OF DIRECTORS

Linda O. Bowers, President
Assoc. Prof. of English
Willamette University
Salem, OR

Gerard F. Bowers, Treasurer
Prof. of English
Willamette University
Salem, OR

Catherine A. Jarmin, Secretary
Asst. Dir. Of Fdtn. & Corp. Relations
Willamette University
Salem, OR

Jeani M. B. Bragg
Faculty & Intercultural Specialist
Tokyo Int'l University of America
Salem, OR

Daniel E. Irvine
Tech. & Program Specialist - Global Unit
World Vision International
Washington, DC

Fordson Kafweku
World Vision Zambia
Lusaka, Zambia

ADVISORY BOARD MEMBERS

William F. Bragg
Willamette University
Salem, OR

David E. Wert, President
Gemini Controls
Newberg, OR

Michal A. Wert, Principal
MW Consulting
Newberg, OR

Attachment B
Elizabeth Bowers Zambia Education Fund
Balance Sheet as of December 31, 2006

	<u>Dec 31, 2006</u>
ASSETS	
Current Assets	
Checking/Savings	
1010 · Checking Acct-BOTC#13006738	3,959.29
1020 · MM Sav Acct-BOTC#13006746	214.93
1021 · CD Acct - BOTC#13000237	10,203.58
1022 · CD Acct - BOTC#13000245	<u>10,203.58</u>
Total Checking/Savings	24,581.38
Other Current Assets	
1299 · Undeposited Funds	<u>1,655.00</u>
Total Other Current Assets	<u>1,655.00</u>
Total Current Assets	26,236.38
Fixed Assets	
1600 · Fixed Operating Assets	
1640 · Equipment	
1641 · Gateway Computer	500.00
1642 · Epson Printer/Scan/Copier	99.99
1643 · Digital Camera	576.94
1644 · Camcorder	569.95
1645 · Photo Printer	<u>158.93</u>
Total 1640 · Equipment	<u>1,905.81</u>
Total 1600 · Fixed Operating Assets	1,905.81
1745 · Accum deprec- furn,fix,equip	<u>-194.00</u>
Total Fixed Assets	<u>1,711.81</u>
TOTAL ASSETS	<u>27,948.19</u>
LIABILITIES & EQUITY	
Liabilities	
Current Liabilities	
Accounts Payable	
2010 · Accounts Payable	<u>13,401.81</u>
Total Accounts Payable	<u>13,401.81</u>
Total Current Liabilities	<u>13,401.81</u>
Total Liabilities	13,401.81
Equity	
3001 · Opening Bal Equity	56,030.83
Net Income	<u>-41,484.45</u>
Total Equity	<u>14,546.38</u>
TOTAL LIABILITIES & EQUITY	<u>27,948.19</u>