



# EMPOWERING THE WORLD'S POOR TO GROW IN GREATER SELF-RELIANCE

2017 World Impact Report

Our mission is to  
**EMPOWER**  
the world's poor to  
GROW IN SELF-RELIANCE  
through personal and business  
**MENTORING**  
— and access to —  
**FINANCIAL SERVICES.**





*"When I visit our clients, the stories of success continue to amaze me. The smiling faces and the gratitude expressed are an indication of the good being done. However, the real indicators of success are; businesses are growing, new homes are being built and children are graduating from college. We're excited to share our 2017 impact report. On behalf of our clients, mentors, area directors and staff, thank you for being part of our community.*

*We're excited about our goals and plans for growth. We expect to make an even bigger impact in 2018!"*

*Ron*

Ron Dunford  
President & CEO



# HOW IT WORKS



Our clients have a  
**98.3%**  
re-payment rate!



Improving their incomes by **41%**

Our entrepreneurs continue to grow their businesses on their own or by taking out another loan







**PHILIPPINES**  
est. 1990



**GUATEMALA**  
est. 1995



**PERU**  
ext. 2003



**HONDURAS**  
est. 2009



**GHANA**  
est. 2015



**NEPAL**  
est. 2017

# MEET JUVILYN GUISIHAN

## FROM DAVAO, PHILIPPINES

When asked how she would change the world if she could, Juvilyn responds, “I would have my business grow and teach others through mentoring. I would provide more employment for others. I would try to become a source of courage to others, reminding them that though life may be hard, we can be as strong and hard as the bamboo stalk.”

Juvilyn is a strong, kind, and faithful mother and entrepreneur. She was born and raised in Davao, Philippines. After several years of marriage, Juvilyn and her husband Julius had not been able to have any children. They truly wanted a family, so they decided to adopt two children.

Juvilyn’s husband owns a motorcycle and gives people rides, similar to a taxi. Sometimes, he is able take assorted fruits to vendors to sell for extra income. During this time, Juvilyn was home with the children. The family’s income was about \$54 USD a month.

Juvilyn was introduced to Mentors Philippines through her neighbor. Upon taking classes and qualifying for a loan, Juvilyn decided to

purchase a small boat and a fish net. She had learned how to fish when she was a child from her father. Juvilyn now has a new way to earn money for her family through fish vending. She is able to catch and then sell assorted fish from her home.

Julius, Juvilyn’s husband still has his motorcycle business and Juvilyn manages the fish vending business. In the year since Juvilyn become involved with Mentors Philippines, the family income has increased to \$312 USD monthly. With this increase in income, Juvilyn feels that she can meet her family’s expenses, while giving her children the opportunities she dreams of.

*Pictured is Juvilyn in her boat with some of the fish she has caught to sell.*





# Mentors International

EST.  
1990

OVER  
**4.3M**

INDIVIDUALS WORKING  
TOWARDS SELF-RELIANCE  
SINCE 1990

FAMILIES  
IMPACTED

**27,793**



**98.3%**  
REPAYMENT RATE

**90%**  
OF LOANS MADE  
TO WOMEN

INCOMES  
INCREASED BY  
**41%**

LOANS DISBURSED

**15,185**

TOTAL AMOUNT  
DISTRIBUTED

**\$5,182,709**

**15,723** NEW JOBS  
CREATED



2017 FISCAL YEAR

# BUSINESS TRAINING AND EDUCATION

Many of our clients have had little education and even less opportunities. We teach them to create a vision for their families and their businesses while helping them understand that they can do more than they think they can.

We help them learn how to develop a business plan, while teaching them basic business skills such as inventory control, money management and marketing. Our training is dynamic and customized to specific personal situations. Often our clients create successful business opportunities in ways that we could not have predicted.





# MEET KWAME JOSEPH

FROM AKROFUFU, GHANA

For over 10 years Kwame Joseph struggled to provide for his family working as a shoe mender. He wanted to improve and grow his business, but he didn't know where to turn.

When Mentors Ghana first came to his village offering to teach self-reliance classes he reluctantly joined. Kwame thought he needed money, not classes. His thoughts soon changed when the class began. He was taught the 6P's of successful business principles: Passion, Patience, Persistence, Positive attitude, Planning, and Practice. He especially appreciated learning how to keep proper records and also separate business and personal accounts.

He committed himself to start observing these principles within the first week of the classes, and continued until the end of the six weeks. At the end of the classes, each participant was interviewed before they received their loan check. Kwame joyfully declined the loan. He said that the lessons were what had been missing in his business for the past ten years, not the money. Kwame promised to keep observing the business principles he had been taught.

Over the next six months Kwame worked diligently on improving his business. He even built his own shop. After he had improved his business as much as he could on his own, he then applied for a \$220 USD loan from Mentors Ghana. He purchased leathers and other shoe making materials. He now makes shoes and native sandals to sell.

Kwame said, "I have seen a massive improvement in my business and my life. I am now a respectable shoemaker and not just an ordinary shoe mender." He has gained respect for himself and his family. He is making more profits than ever before. He attributes all his success to the lessons he learned from Mentors Ghana.

*Pictured is Kwame with his daughter. He can now afford to send her to school.*





# MENTORING

Mentoring teaches us to lift each other up, creating powerful, positive, long-lasting relationships along the way.

We assign our clients a mentor. Unlike many other micro-finance organizations, Mentors International provides a high degree of ongoing, personalized training and mentoring to our clients. The knowledge and encouragement they receive is vital to their success as they build businesses and grow in greater self-reliance.

Many of our clients have had little education and even less opportunities. With mentoring comes a new found confidence, empowering them to move forward building their own successful futures.

# FINANCIAL SERVICES

Mentors International is often able to provide micro-loans to those who would otherwise have no access to credit or any other financial services.

People in developing countries who live in poverty don't have access to banks. Traditional financial institutions will not work with them because of their lack of collateral, lack of education, and their inability to provide a down payment.

The village loan shark becomes their only option. Hard-earned profits go straight back into the loan shark's pocket, and people become locked in a cycle of debt payments that leave them with almost no profit to show for their hard work. This harmful lending practice is common in developing countries. These worthy entrepreneurs have no financial resources available to help them expand their businesses and improve their family's well-being.

## NOT JUST LOANS

Mentors International also provides an array of financial services including savings, death benefits, independent loans, insurance products and financial training.







## JOIN OUR COMMUNITY

Visit our website to learn how we are successfully empowering people on their pathways towards greater self-reliant.

- Donate to the cause
- Become a part of the solution
- Invite your company to partner with Mentors International
- Match or multiply donations with employers, other companies, friends, families, or associated groups
- Read and share inspiring stories on social media
- Sign up online to receive our e-newsletters



## YOUR DONATION

We generate more impact with a dollar. Your donation gives over and over again with our perpetual model. Clients repay their loans to Mentors International, which in turn helps fund new loans, making your contribution perpetual.

At Mentors International, we are committed to providing assistance to worthy families and individuals throughout the year. We have more families seeking assistance building their entrepreneurial businesses with micro-loans and mentoring than ever before. But our resources are limited. **We are dependent on the generosity of donors to continue to provide the much-needed services these entrepreneurs seek.**

Mentors International received the highest rating with a “Platinum Level - Seal of Transparency” from GuideStar. GuideStar is an organization that specializes in reporting on non-profit activities. Learn more about our designation at **MENTORSINTERNATIONAL.ORG.**





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