



Empowering Foundations for Women & Their Children

COV's special initiative to promote income sustainability for struggling, single mothers with a powerful combination of microloans, healthcare, education and housing

EFWC Program History

- Started with initial funding from Dining For Women in 2009.
- COV developed the program to provide wraparound services and works in partnership with community Women's Union groups.
- Why? A robust body of evidence shows that women's access to resources has a direct impact on child survival, welfare and education.
- Goal is to enroll 70+ single mothers and their children over the next 2 years. All funds will be used to support mothers and daughters. DFW funds will make this a reality.

EFWC Update

Over a three year rolling enrollment period, EFWC supported 59 single mothers parenting 132 children.

The good news to date:

- 44 (76%) have escaped from the "poor household" group.
- All children continue to attend school.

Of these 59 single-women head of households:

- 26 women were supported with either new or upgraded housing.
- 25 women were supported with healthcare and/or temporary nutrition.
- 47 women were supported with livelihood/microloans.
- 19 children received bicycle for school and errands.
- 26 received school scholarships.

Of the 47 women utilizing livelihood/microloans:

- \$362 is the average livelihood/microloans investment.
- \$145 is the average loan.
- 40% is required to be repaid.
- .6% is the interest rate over 1 to 3 years.
- Women who invest in a cow pay back their debt with the return of a first-born calf.
- Upon repayment and if her business is evaluated as successful, another loan can be made for new raw materials; funds from a second loan must be repaid within a year.
- All repaid funds are recycled to support these women again or newly enrolled women
- Typical types of businesses and microloans:

• Cake making: \$167	• Hairdresser: \$57	• In-home grocery shop: \$191
• Refreshment bar: \$283	• Seamstress: \$285	• Fruit or food street vender: \$223

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About Children of Vietnam

Founded:	1998
By whom:	Mr. Benjamin C. Wilson, after retiring as a civil engineer, and Ms. Luong Thi Huong, based in Da Nang.
Mission:	Children of Vietnam works to change the lives for the better of poor, orphaned, homeless, disabled, and vulnerable children in Vietnam.
Service area:	Da Nang, Quang Nam Province and occasionally surrounding provinces.
Annually served:	Approximately 40,000 children & their families.
Why Work in VN:	Seen unprecedented advances, yet a multitude of people have been left out. Asia accounts for nearly 50% of the world's poorest people (those living on less than a dollar a day), according to the World Bank
6 Initiatives:	Housing, Healthcare, Nutrition, Education, Hope System of Care for Children with Disabilities and Empowering Foundations for Women & Their Children.
Staff:	9 Vietnamese nationals, 1 US-based, President & Founder volunteers full-time.
Annual Budget:	\$824,000 of which \$200,000 is in-kind nutritious food supplements.

The Principles Upon Which COV Operates

- Operate with transparency and integrity
- Teamwork and cooperation builds success for our beneficiaries
- Keep the focus on the children
- Work directly or indirectly with children, always to their benefit
- Utilize community-based solutions, working at the community level and as close to the children & families as possible
- Leverage all of our resources to the fullest including partnering with other nonprofits and local organizations and authorities

Thank you for your support!