



2009 Annual Report

THE MICRODREAMS FOUNDATION
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LETTER FROM THE PRESIDENT

MICRODREAMS HAS ALWAYS BEEN ABOUT PROVIDING MEANINGFUL ECONOMIC OPPORTUNITY TO THE LESS FORTUNATE. IN 2009, WE PROVED TO BE ABOUT MUCH MORE THAN THAT.



2009 Year in Review

The Tsunami

On September 29th 2009, the largest earthquake of the year on the planet (8.1 on the Richter scale and more than 10x's the magnitude of the Haiti quake) struck just south of the island of Upolu in Samoa. Within twenty minutes of the earthquake, a giant tsunami (tidal wave) wiped out dozens of villages on the South Coast of Upolu. While the devastation in many villages was total and the lives that were lost cannot be brought back, I am proud of the work that MicroDreams and our microfinance partner, SPBD Foundation, carried out. Together MicroDreams and SPBD lead and supported a variety of relief and recovery efforts throughout Samoa's southern coast that played a pivotal role in helping to restore a degree of normalcy to families whose lives had been devastated. Big picture we took three major actions:

- 1) Along with the Red Cross and others we provided immediate relief assistance to families that had lost everything.
- 2) We led a highly effective "cash-for-work" program that employed and directed hundreds of local villagers to work on the early stage clean up and reconstruction of their villages, and
- 3) We provided financing to families to help them rebuild their destroyed homes and to re-launch their micro-businesses.

Without the generous and timely support of MicroDreams many supporters we would not have been able to do this; and so to all of our supporters - I am very thankful. You can read more about our tsunami relief and recovery efforts further along in this report.

SPBD Tonga

Fortunately, the year also included plenty of non-disaster activities. In 2009 MicroDreams helped to fund and launch the first replication of SPBD into another country. SPBD Microfinance Ltd opened in the Kingdom of Tonga in June 2009 and financed its first Tongan micro-entrepreneurs in September. SPBD Tonga works exclusively with poor but aspiring women micro-entrepreneurs and provides them with small business training, unsecured credit and ongoing guidance and motivation to help them make their entrepreneurial dreams a reality. I am especially pleased to report that SPBD Tonga is off to a terrific start and has been rapidly embraced by Tongans looking for a hand-up.

Peru

In addition to launching Greenfield (brand new) micro-enterprise development organizations (such as SPBD Tonga), MicroDreams also helps to scale high quality, emerging, micro-enterprise development organizations in poor, often rural and non-served communities. In 2009, we expanded our breadth of outreach into Peru by adding a new partner – IDER CV. MicroDreams is helping IDER CV to expand its outreach and services into the rural Huamachuco region of Peru. You can read about Esther Flores, just one of our new micro-entrepreneurs served by IDER CV, further along in this report.

A New Set of Hands

At MicroDreams in 2009 we also greatly increased our own capacity by adding to our team, associate director, Russ Tanner. Russ's role (to do everything!) has been incredibly helpful to me and to the organization by ensuring that we are able to continue to scale our outreach and services in a manageable manner.

2010 – Another Ambitious Year

2010 is another ambitious year for MicroDreams. Based on the success of SPBD Tonga, we are ready to launch a 2nd replication; this time in Fiji. SPBD Fiji will be launched in September of 2010. The goal is the same – to help poor but aspiring micro-entrepreneurs to start and grow their own small income generating businesses so that they can pull themselves and their families permanently out of poverty. We are still seeking additional funding to help with this major initiative. Any support is highly appreciated and very helpful.

In addition to the Fiji launch we will of course remain working to help scale and drive deeper impact with each of our existing partners in Samoa, Tonga, Bolivia, Ecuador and Peru.

Impact

And as a reminder, the reason we do all of this, is to make a major impact. The key areas in which MicroDreams and its partners are making an impact upon the poor are by:

1. Significantly increasing the income of clients through the start-up and growth of their micro-businesses.
2. Improving the education of their children via childhood education financing.
3. Improving the healthiness of their homes via basic housing improvement financing.
4. Helping them to build their base of assets via a savings program.
5. Helping reduce risks via a life insurance product and
6. Building their self esteem via ongoing weekly guidance and motivation sessions.

Taken all together, we think it's a highly impactful program.

Thanks

Finally, I'd like to give a big thanks to all of our supporters. Your support has made a significant difference in the lives of thousands of poor families and has helped demonstrate to the world that the most cost effective way of eradicating poverty is via an entrepreneurial hand-up.

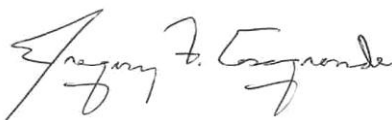
Support

As a reminder, financial support is very much needed especially for our new outreach into Fiji. If you would like to support our efforts you can do so by sending a check made out to:

The MicroDreams Foundation
60 Park Place, Suite 2100
Newark, NJ 07102

Or you can donate online at: www.microdreams.org. MicroDreams is a US 501c3 organization and so all donations are tax-deductible.

All the best to you,



Greg Casagrande

WHAT IS MICROENTERPRISE DEVELOPMENT?

Microenterprise development is providing loans to the poor for income-generating activities. Through a hand up and not a handout approach, microenterprise development provides those stuck in poverty with the tools to begin to pull themselves out.



Micro-entrepreneur:

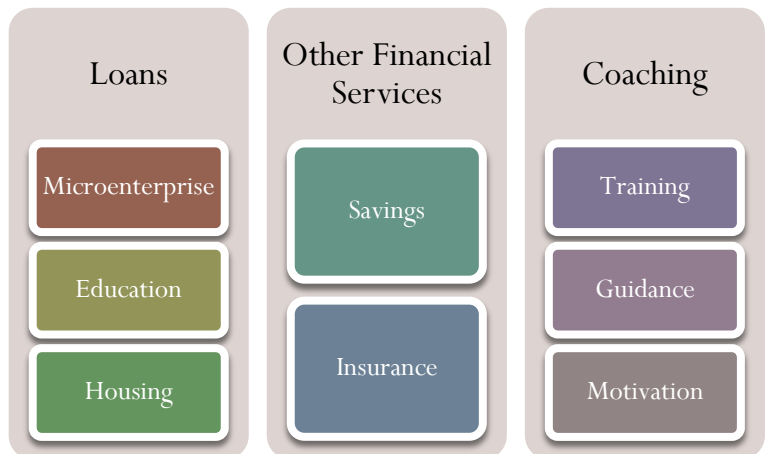


One who starts and runs a microenterprise, or a small business.

At the core of microenterprise development is the **micro-entrepreneur: one who starts and runs a microenterprise, or a small business.** These microenterprises may be something as simple as selling pancakes, raising chickens or making baskets. As the business generates income, the micro-entrepreneur repays the loan and reinvests the profits in her business. The vast majority of micro-entrepreneurs that MicroDreams' partners support are women.

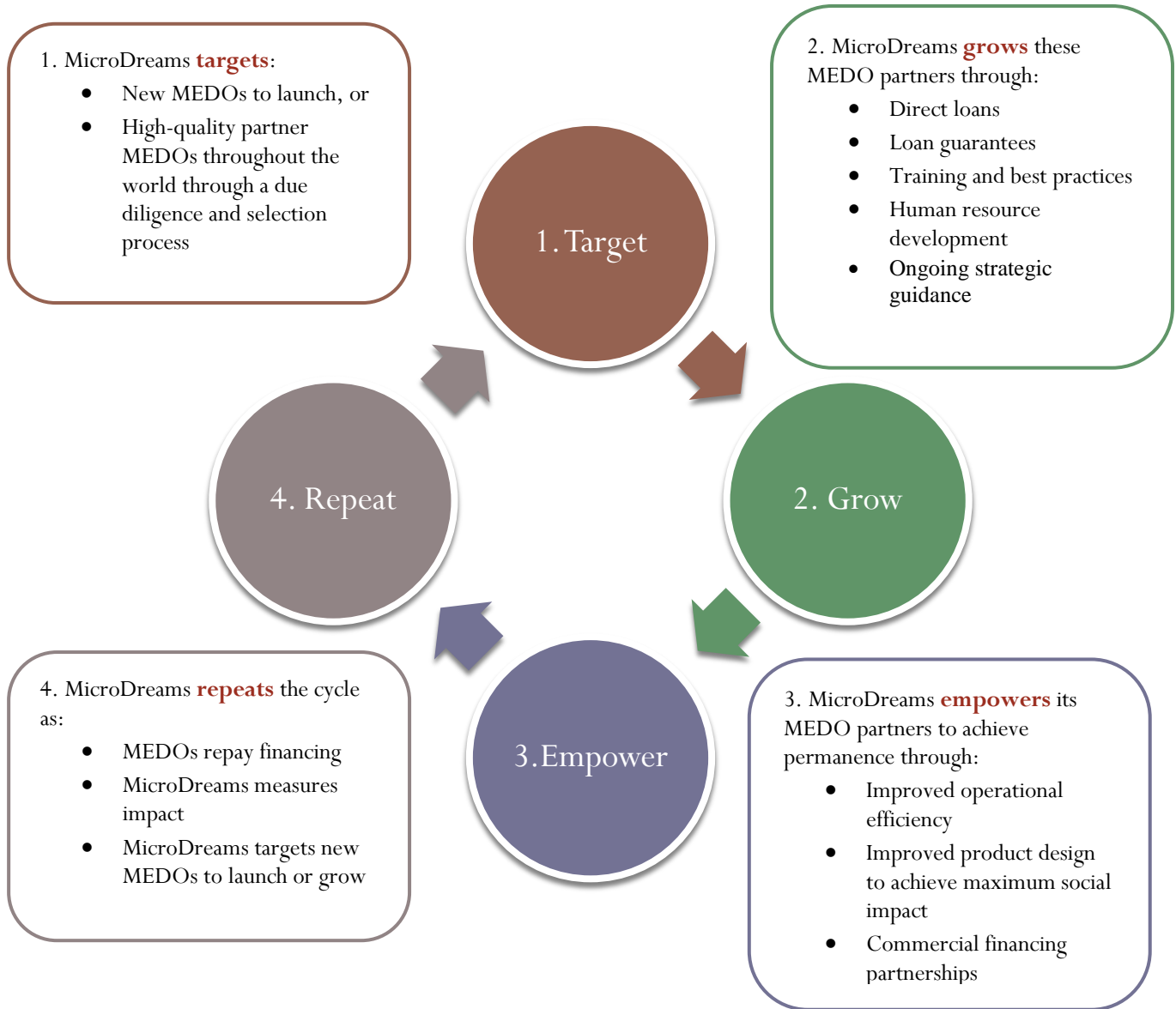
Successful microenterprise development, the MicroDreams way, provides much more than simply loans. MicroDreams' partners also provide **savings** and **insurance** products, as well as **ongoing training, guidance** and **motivation** to help ensure the micro-entrepreneur's success. Once the microenterprise is made a success and the initial loan is repaid, the micro-entrepreneur becomes eligible for additional microfinance services such as financing for **basic housing improvements** and **childhood education**.

MICRODREAMS' PARTNERS PROVIDE:



THE MICRODREAMS IMPACT MODEL

The MicroDreams Impact Model is how MicroDreams partners with and builds financially sustainable, replicable, and scalable **microenterprise development organizations (MEDOs)** that directly empower poor families to lift themselves permanently out of poverty.



MEDO: Microenterprise Development Organization. MicroDreams prefers the term MEDO to the popular MFI (microfinance institution) because it more accurately describes the main focus of our partners: to provide loans and support to micro-entrepreneurs and their microenterprises. MicroDreams' partner MEDOs also provide training, childhood education and home improvement loans, savings, insurance, and other products.

MICRODREAMS' PARTNER MEDOS AND THE MARKETS THEY SERVE

As of December 31, 2009 MicroDreams' MEDO partners serve the following five markets:

SAMOA

- **South Pacific Business Development Foundation (SPBD-Samoa) - www.spbd.ws**
- Since its arrival in Samoa in 2000, SPBD has provided over USD 12 million in loans to provide opportunities for some 12,000 Samoan families. MicroDreams has helped SPBD mobilize more than USD 1 million in financing via grants, direct loans and loan guarantees. MicroDreams funds have been used to provide loans to Samoan women in need, execute key good governance projects and expand to nearby and more rural islands. MicroDreams also provided direct aid to hundreds of families devastated by the Samoan tsunami in September 2009.

TONGA

- **South Pacific Business Development Microfinance Ltd. (SPBD-Tonga) - www.spbd.ws**
- MicroDreams is proud to be the major launch partner for SPBD-Tonga which began operations in August 2009. SPBD-Tonga helps fight poverty by providing opportunities for women and their families to enhance their income generating capabilities through microfinance and training. MicroDreams has provided over USD 250,000 in start-up capital to help SPBD-Tonga reach over 1000 Tongan microentrepreneurs in only a few short months. SPBD-Tonga operates on the main island of Tongatapu and will expand to outer islands in early 2011.

BOLIVIA

- **Emprender - www.emprender-bo.org**
- Emprender has disbursed over USD 10 million in loans and currently has 7,500 active microentrepreneur clients in Bolivia. Micro-entrepreneurs in Bolivia are engaged in subsistence farming, small trade and handicrafts. Despite Bolivia's rich natural gas reserves, it is the poorest country in South America with a per-capita GDP of less than US\$ 3 per day. MicroDreams' support has enabled Emprender to access USD 100,000 in commercial funds, thereby ensuring entrepreneurs in La Paz, Cochabamba and Santa Cruz access to working capital loans to grow their microbusinesses and lift their families out of poverty.

ECUADOR

- **La Fundación de Ayuda Microempresarial (FUNDAMIC) - www.fundamic.org**
- Founded in 1995, Fundamic has disbursed over USD 4 million in loans and currently has more than 3,000 active microentrepreneur clients in Ecuador. As of 2000, 70% of Ecuador's population lived in poverty, with a per-capita GDP of about US\$5. Via a loan guarantee, MicroDreams negotiated Fundamic's access to USD 100,000 in financing. The funds are being used to expand Fundamic's regional reach and provide more dollars to more Ecuadorian entrepreneurs in need.

PERU

- **Instituto de Desarrollo Regional "Cesar Vallejo" (IDER CV) - www.idercv.org**
- IDER CV was established in 1990 as a development NGO and has been involved in microfinance since 1993 through its PROCRIDER division. PROCRIDER currently has nearly 3,000 clients in the La Libertad, Tumbes and Cajamarca regions of Northern Peru. Through a MicroDreams' loan guarantee, IDER CV has accessed USD 150,000 in additional financing to expand its services mainly to poor rural clients in the Huamachuco area.

MICRO-ENTREPRENEUR SUCCESS STORIES

Name: Litiana Pasoni

Location: Longoteme, Tonga

Partner org: SPBD-Tonga

Occupation: Seamstress

At 24 years old, Litiana faced the same problem as many young Tongans – lack of employment opportunities. Her family is just surviving from her father’s meager income as a construction worker and Litiana wanted to help her family move out of poverty.

Litiana enrolled in ‘Ahopanilolo Technical School to learn designing and sewing. She successfully finished her course and received a sewing machine as a gift from the school. She started sewing in her village in Longoteme where her neighbours will bring materials for her to sew oftentimes without a fee since many of them are her relatives. She was still not able to help her family.

Litiana felt very good when she received her first SPBD loan. She bought different types of fabrics, thread, paints, needles, buttons and other materials. She makes and paints 15 to 20 pieces of puletaha and tupenu (Tongan dresses) a week and sells them at a roadside shop. Now, she is able to support her family.

The opportunity from SPBD to start a micro-business increased Litiana’s hope and self-esteem. “I feel very good,” she repeated. She is inspired to plan for the future. She is now looking for a location in Nuku’alofa market where she can sell her products at higher prices. Her much bigger plan is to have her own sewing shop in town where people can walk-in and she can design and sew orders.



Name: Patricia Leavasa

Location: Leone, Samoa

Partner org: SPBD-Samoa

Business: General Store

Patricia owns and operates a small store in the village of Leone. For several years her store was tucked away, almost invisible from the main road. She struggled to make money, until SPBD opened a new center in her village. Patricia became a member and she was rapidly elected center chief.

She used her loan to not only relocate the store to a prime roadside location, but also to expand her inventory. Both of these changes have translated into better sales and a much improved life for both Patricia and her family. She is now able to send her children to school, which will hopefully lead them on a path to university and many more opportunities.

Name: Esther Flores

Location: Trujillo, Peru

Partner org: IDER CV (PROCRIDER)

Business: Sewing, Sales and Rental of Children's Costumes

Esther lives with her husband and children in Trujillo and has been with PROCRIDER for 16 years, since the beginning of the microenterprise loan program. She was a member of the local seamstress association, Acodell, which is how she got her first loan. With the money, she would travel to Lima (an eight hour bus ride) to purchase a few already made costumes and materials to make more. At that time she rented costumes for children in two schools. Now she rents to more than 40 schools.



Esther has paid back more than 50 loans with PROCRIDER which have helped her grow her business. She moved to a larger store in a shopping center in Trujillo and has another store run by her daughters. Her current loan is for S/2,500 (about US\$840) though she has taken out loans as large as S/7,000 (about US\$2,400).

How else has the increased income helped Esther and her family? “It has supported me and my family during our most difficult moments, like when I had to have an emergency operation and when I had to rush my grandson to the hospital in Lima because of a serious heart disease. I thank PROCRIDER for good way they’ve treated me.” Esther has since recommended PROCRIDER to several friends and family members.



Name: Blanca Molina

Location: Santa Clara, Ecuador

Partner org: FUNDAMIC

Business: Fruit Stand

Before receiving her loans from FUNDAMIC, Blanca and her husband struggled to make ends meet. Although her husband worked, they could not afford to send all four of their children to school with only his meager income.

Blanca received her first loan for \$300 and started selling fruit in the Santa Clara market in

the outskirts of Quito. She has repaid nine loans from FUNDAMIC which have helped her grow and expand her fruit stand. Her current loan is for \$1,500. Now Blanca and her husband have been able to send all of their children to school without any problem.

“I feel very happy,” Blanca says. “I have a lot more confidence because I can run a business. FUNDAMIC has also given me information that has improved the way I care for my children. I’m more aware of what my kids are doing and I know where to take them if they’re sick.”

Name: Julia Condori

**Location: Pampa de la Isla,
Bolivia**

Partner org: Emprender

**Business: Horse-drawn vegetable
cart**

Julia Condori is 53 years old and was born in Cochabamba, Bolivia. After struggling financially for years, she moved with her family to Santa Cruz in search of better work.

Living in a rented home, Julia decided to take out a small loan from Emprender, which she used to purchase vegetables in bulk to add to her existing selection. Since she was able to purchase in bulk, the vegetables were cheaper than they would have been normally. Using a horse-drawn cart, Julia and her husband drive the streets of the town selling fresh carrots, squash, corn and other vegetables.



Because of the loan she received from Emprender, Julia’s sales have increased and she is now able to save a little money each week. With the savings, she hopes to purchase land and build her own house someday. “I am very grateful to Emprender for the confidence they have demonstrated in me by giving me this loan,” Julia said. She feels that moving to Santa Cruz was the right decision, for she has achieved her goal of finding better work for her family.

TSUNAMI RELIEF EFFORTS

On September 29th, 2009, a massive 8.1 magnitude earthquake rumbled underneath the Pacific Ocean, triggering 40 foot tsunami waves that struck the south coast of Samoa only minutes later.

The tsunami left devastation in its path, completely destroying 20 villages and severely impacting 30 others, and claimed more than 150 lives, mainly of children and elderly. Total structural and economic damage was estimated at \$104 million, while some losses will never be replaced.

MicroDreams' responded immediately to the tsunami by partnering with SPBD-Samoa via direct aid, Cash for Work projects, and emergency reconstruction financing.

Direct Aid

Immediately after the tsunami, MicroDreams' Samoan partner, SPBD-Samoa, conducted a detailed assessment of its members in the severely impacted villages. They found that over 145 SPBD members had completely lost their homes and businesses. Many had also lost immediate family members; often young children or parents.

MicroDreams quickly sent funds to support SPBD's immediate relief effort to these families. An aid package worth approximately ST\$400 was delivered to each family. The aid package consisted of 24 liters of drinking water, 24 cans of tinned fish, a very large bag of rice, a range of household needs (plates, cups, spoons), buckets, a machete, mosquito coils, boxes of matches, soap, toothpaste, toothbrushes and other basic items as well as ST\$150 in cash to each lady. Each of these families truly deserved and greatly appreciated the assistance.

Cash for Work

MicroDreams launched a "Cash for Work" Program led by Associate Director Russ Tanner and Mercy Corps Emergency Program Manager Carol Ward. We worked with local leaders in 15 villages to identify important clean up and reconstruction projects to complete. The leaders then selected up to 25 workers per village, and MicroDreams provided the proper equipment (wheelbarrows, axes, shovels, rakes, paint, gloves, etc.) and the wages to pay each worker ST\$200 for ten days of work. Nearly 400 families received direct assistance through wages and thousands more benefited through rebuilt sea walls, safer beaches, cleaner villages, and reenergized local economies.



Coordination of Economic Reconstruction

The MicroDreams/SPBD team chaired the Samoan National Disaster Management Office's Livelihood Reconstruction Sub-Committee. In this role we helped to coordinate the efforts of MicroDreams and other local and international aid organizations engaged in rebuilding local village economies.

Emergency Reconstruction Financing

MicroDreams is also helping fund SPBD's emergency home and business reconstruction financing. We are making loan funds available to scores of families in devastated villages to help them re-launch businesses that have been destroyed and to begin the process of rebuilding their homes.

Survivor Story – Ruta Sao

Ruta Sao lives in Saleapaga, a coastal village that was devastated by the tsunami. Thirteen of SPBD’s borrowers in Saleapaga lost their homes. The village can now be found spread apart in the bushy outgrowth in the hills, where some land was cleared for plantations. Ruta set up her tarp next to her plantation, a quarter of a mile away from the other plantations.

Because she was so far away from the beach, Ruta did not receive any aid until two days after the tsunami. It was only after driving around and asking villagers that SPBD staff were able to find her. Two of her children survived, but Ruta lost four children, ages 6, 2, 2, and 1 month, to the tsunami. She plans to rebuild her home inland, away from the beach.



FIATAUA NEXT TO WHAT WAS ONCE HER HOME

Survivor Story – Fiataua Loto

Fiataua Loto is a 31-year old mother of three whose house on Manono Island was unfortunate enough to be located a few feet from the shore. Before the tsunami, her newly-renovated home was in an idyllic spot, with the Pacific as a backyard. But during the tsunami it was reduced to rubble. Her fishing nets and canoes also washed away. Fishing was Fiataua’s main source of income, and she was typically able to save WST 100 per week. She estimates that it will cost WST 20,000 to rebuild her house. She will receive some funding for reconstruction from the Samoan government’s Early Recovery Framework and additional financing from SPBD.



FIATAUA RECEIVING RELIEF PACKAGE

Though Fiataua has experienced a heavy loss, her spirit remains. “I’m angry at the wave, sad that I lost my house, but thankful that I have my three kids and family. I won’t forget what happened, but it isn’t going to change the way I live.”

Our Sincere Thanks

These initiatives have been quite expensive and would not have been possible without the tremendous charitable assistance that we have received from our supporters. Thank you to the many individual donors who have supported MicroDreams' tsunami recovery efforts, with special thanks to Mercy Corps in the U.S. and Jasmine Charitable Trust in New Zealand. To all those who have supported us, thank you.

2009 FINANCIAL SUMMARY

SIMPLIFIED INCOME STATEMENT

	2009	2008
REVENUE		
Contributed Income	\$ 224,418	\$ 139,123
Earned Income	<u>\$ 46,012</u>	<u>\$ 6,093</u>
Total Revenue	\$ 270,430	\$ 145,216
EXPENSES		
Program Services	\$ 239,517	\$ 42,500
Administrative	\$ 98,084	\$ 8,308
Fundraising	<u>\$ 1,643</u>	<u>\$ 1,227</u>
Total Expenses	\$ 339,244	\$ 52,035
NET INCOME	\$ (68,814)	\$ 93,181

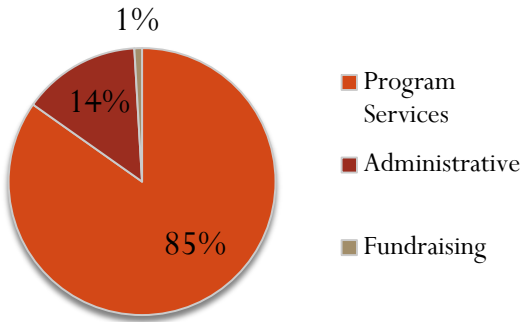
SIMPLIFIED BALANCE SHEET

	2009	2008
ASSETS		
Cash ¹	\$ 261,777	\$ 449,220
Receivables ²	<u>\$ 333,740</u>	<u>\$ 57,090</u>
Total Assets	\$ 595,517	\$ 506,310
LIABILITIES		
Reserves - Program Svcs	\$ 237,702	\$ 265,000
Payables	<u>\$ 105,284</u>	<u>\$ 3,633</u>
Total Liabilities	\$ 342,986	\$ 268,633
UNRESTRICTED NET ASSETS	\$ 252,531	\$ 237,677

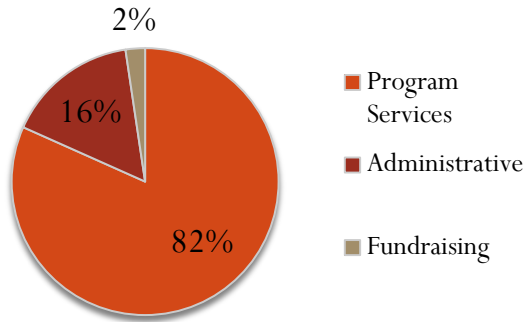
Notes:

1. Cash is held to finance guarantees to MEDO partners
2. Receivables are direct loans to MEDO partners

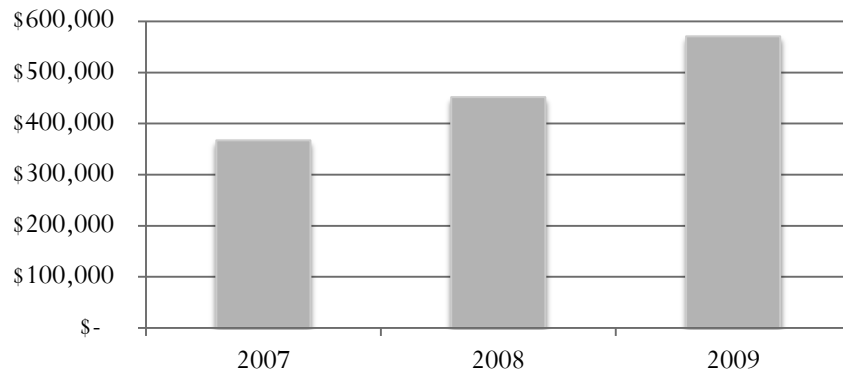
2009 Expense Breakdown



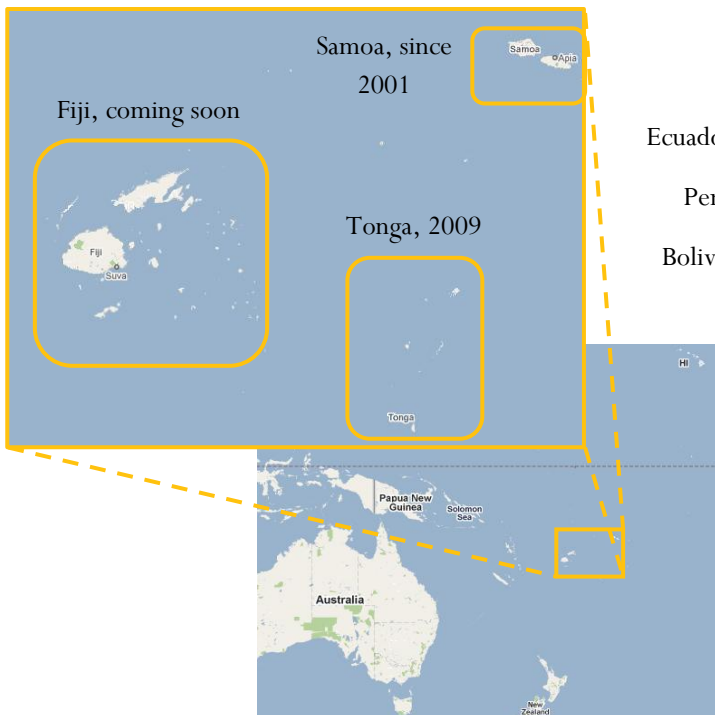
2008 Expense Breakdown



Asset Growth



South Pacific



South America



MICRODREAMS BOARD OF DIRECTORS

The MicroDreams Board of Directors has deep experience in the U.S. and New Zealand private sectors and a history of successfully harnessing private sector expertise to build efficient, sustainable, socially responsible businesses within the non-profit world.

Greg Casagrande

Greg is the Founder and Managing Director of MicroDreams. He is also the Founder of South Pacific Business Development Microfinance Network (SPBD), the leading microfinance institution in the Pacific Islands region. Greg also serves as a director for the International Association of Microfinance Investors and Microfinance Pasifika Network and served on the United Nation's Board of Patrons for its International Year of Microcredit – 2005.



In addition to his microfinance activities, Greg promotes hi-tech entrepreneurship. He is a founding director of the Ice Angels, Australasia's largest angel investor group and serves as Chairman of three New Zealand software firms: Biomatters Ltd, Calcium Solutions Ltd and English-To-Go Ltd.

Prior to these ventures, Greg recorded significant achievement with Ford Motor Company, Mazda Motor Company and Coopers and Lybrand in product development, manufacturing, marketing and financial management positions and led teams in the U.S., Japan and Europe. Greg has an MBA from Kellogg School of Management, a MS from NYU Stern, a BA from Colgate University and is a CPA.

Jim Young

Jim has been a board member of MicroDreams since 2002. He is a graduate of Princeton University with an Economics degree and received his MBA from the Kellogg School of Management. He also completed the CFA program. Jim works as an investment analyst at West Family Investments, a private family office, in Evanston IL. Before his current position, he worked at Goldman Sachs for 19 years - Equity Research for 3 years in New York City and Institutional Equities Sales for 16 years in Chicago. He lives in Evanston, IL with his wife, Karen, and children, Stephanie, Henry and Katie. Karen is an active and enthusiastic supporter of MicroDreams. Jim and his family are committed to microfinance and its basic premise of helping people help themselves.



Jerry Casagrande

Jerry is Co-Founder and CEO of CarrotSeed, a firm dedicated to the elimination of single-use, non-biodegradable plastic products. Prior to founding CarrotSeed, he was the President and Founder of a successful outdoor school, serving underprivileged and other teens from across the United States. He also served as the Director of Environmental Initiatives at Ashoka, a global leader in social entrepreneurship. Prior to Ashoka Jerry served as a financial and market analyst for the World Bank's Privatization Services division in Mongolia and then



later with the Inter-American Development Bank, where he worked on renewable energy projects in Brazil. Jerry began his career with the UNHCR supervising Vietnamese refugee camps in Hong Kong. He holds an MBA and an MA in Latin American Studies from Stanford University, and a B.A. in Government from Dartmouth College.

Allyson Lippert

Allyson Lippert is a manager of New Market Development at Intuit and is based in Hong Kong. She helps launch financial and marketing solutions for small businesses across Asia. Prior to her role at Intuit, she was a Consultant at the Boston Consulting Group, focusing on retail and marketing strategy. She received her MBA from the Stanford Graduate School of Business with certificates in both Global and Public Management.



Allyson interned with South Pacific Business Development Foundation during the summer of 2002, completing marketing projects for the organization. In addition, she created 20 paintings of women at work in the micro-businesses to raise awareness of SPBD and the impact of microcredit. She graduated from the University of North Carolina at Chapel Hill with a BS in Business Administration and a BA in Political Science, having written a thesis entitled "The Macroeconomic Impact of Microfinance in Samoa."

Brett Ammundsen

Brett has had a diverse academic and professional background - professional nursing in the UK, Bachelor's degrees in both history and science and a PhD in physics and chemistry obtained while living in France. He now lives in Auckland, New Zealand, where he is involved in the executive management of a number of young technology and life sciences businesses through his company Diablo Management Limited (co-established with Mark Talbot).



Brett was born in Samoa and spent much of his childhood in the South Pacific. His interest in microfinance developed after traveling through rural, impoverished parts of Africa, where he was impressed by the enterprising spirit of many people despite their limited access to resources.

Mark Talbot

Born in the UK, Mark qualified as a Chartered Accountant in 1992. He moved to Bermuda in 1993 and spent six fantastic years working in the offshore investment fund industry, travelling extensively, scuba-diving and generally enjoying island life! In 1999 he relocated to New Zealand where he initially worked in stock broking and investment banking before establishing Diablo Management with Brett Ammundsen to provide management services to early stage technology companies.



Along with his wife Claire he traveled to Samoa in 2006 and saw the SPBD and MicroDreams project in progress. It was both humbling and inspiring to visit several villages and witness firsthand what the project means to the women involved and the significant impact on their day to day lives.

MICRODREAMS' SUPPORTERS

Thank you to the many people and organizations that supported MicroDreams in 2009 to grow microbusinesses and empower dreams.

Rebecca Casagrande
Francis Casagrande
Fred Chapman Taylor
Mulago Foundation
Hal Kraft
Elizabeth & John Carter
Crystal Springs Foundation
Jerry & Tara Casagrande
Greg Casagrande
James Young
Letty Lynn
Robert Saltiel
Alan Bernstein
John Carey
Mark Lanigan
David Bebb
Elaine Martin
Wardlaw-Hartridge School
Brian Flood
Berger Organization
Randy Rochman
Robert Youker
Julie Kimmel
Shailendra Jain
Linda Simpson
Colleen Chappelle
Stephen Errico
Wilderness Inner Spiritual
Enterprise (WISE)
David & Lynn Butler
Randolph Rogers
Jannie Ho
Richard Levy
Robert Southard
Congregation Sukkat Shalom
Marilyn Flanagan
Ashley Gheller
Brian Kopp
Julie & Paul Murray
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Andrew Hick
Peter Robb
Bill Cisneros
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Ramesh Subrahmanian
Ann Payne
Tor Solberg
Deborah Martin
Sigrid Kulkowitz
Shirley Beffa Negrini
Janette Trusty
Phil Veal
James Alsup
Michael Beebe
Thomas Boylan
Patrick Harrigan
Janette Bowers
Paul Christensen
David Markbride
Madelyn Larkin
Julie Tan & Roger Levey
Christine Kim
Eleanor Nicholson
Gerard Regan
Cynthia Baker
Michael Isaac
Victoria Burnie
C Sue Diehl
Angela McGarry
Christine Ambrus
Mary Lyn Kurish
Mike Tanner
Jeremiah Grant
Anthony Capone
Joan Trant
Laurie Peterka
George & Margaret Khouri
Amy Ng
Muffy Johnson

Phillipa Sanderson
Kimberly Summe
Tomoki Noguchi
Ryan Robertson
Robert Nelson
Margaret Fauchier
Julie Halperin
Effie MacLeod
Marc Goldenberg
Joanna Gwinn
Pat Steck
Maria Henderson
Robert Lloyd
Sarah Vautaux
Leon Beaty
Nina Telesca Magnani
Linda Poett
Bonnie Bell
Marianne Josem
Ken Reeder
Josef Watts
Terry & Cherylee Lisonbee Brewer
Theresa Goldberg
Roger Baer
Nancy Jo Appel
Heather Langsner
Cary Allen
Mary Hunter
Mary Tait
Alan Hoover
Mary Kirkland
Susan Mainwaring
Gretchen Livingston
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Karen Schwisow
Melody Kim
Linda Patrick
Sachin Waikar
Benjamin Nelson



SUPPORT FIJI

Support MicroDreams as we help the SPBD Network launch a new MEDO in Fiji in late 2010 that will provide thousands of poor Fijian families with meaningful economic opportunity

Need and Extent of Poverty in Fiji:

- 35% of the Fijian population lives below the poverty line
- 297,000 Fijians live on \$3 a day or less
- Only 15% of the population are salaried workers
- Over half of Fiji's houses lack electricity and have unsanitary toilets
- Up to 85% of students do not attend school because their parents cannot pay school fees

How you can get involved:

DONATE online at www.microdreams.org

LEND us an interest free loan

TELL A FRIEND about MicroDreams

HOST AN EVENT to spread the word

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