

"Bless all their skills, O Lord, and be pleased with the work of their hands."

Deuteronomy 33:11 (NIV)

Unemployment Rates

Haiti 67%*

Dominican Republic

17%

Canada

7%

United States 5.5%

CIA World Fact Book 2005

* More than two-thirds of the labor force (3.6 million) do not have formal jobs

ICC's Micro-Enterprise Loan Program Offers Women and Children Hope for a Better Future

As an extension of ICC's health work, a Micro-Enterprise Loan Program was developed in the late 1980s to empower women and positively impact the health of their children. Micro-enterprise loans are small loans to entrepreneurs too poor to qualify for traditional bank loans. Access to small amounts of credit — with reasonable interest rates instead of the exorbitant costs often charged by traditional moneylenders — permits people with few resources to engage in self-employment projects that generate income. In many developing countries, the self-employed make up more than 50 percent of the labor force. Micro-enterprise loans allow individuals to work to end their own poverty and provide for their families with dignity.

International Child Care focuses the Micro-Enterprise Loan Program on women as they often suffer disproportionately from poverty and are more likely than men to devote their earnings to serving the needs of the entire family. ICC believes that women, who are already responsible for the livelihood of their families, can also be responsible businesswomen. Micro-enterprise loan programs around the world have shown that poor people achieve strong repayment records — often higher than those of conventional borrowers.

A local Health Committee, chosen by fair election, nominates the women for ICC's Micro-Enterprise Loan Program in Haiti. The women have to be respectable, trustworthy members of their communities. The economic situation of each woman is also considered. Once a woman is nominated and accepted into the program she is then required to attend a five day training session covering topics such as accounting and money management. Once the training is completed, a formal contract is drawn up and signed. As a member of the Micro-Enterprise Loan Program, the participants also receive literacy training through International Child Care.

Louisanne Pierre has been enrolled in ICC's Micro-Enterprise Loan Program for the past seven years. A widow since last November, Louisanne is the sole provider for her three daughters, ages 12, 10 and 8. Each week she travels from the village of Selon to the village of Bahon to purchase



toto © Koith Mumm

chickens and bring them back to her community to sell. If selling chickens doesn't bring in enough to support her family, Louisanne sells additional items like nuts and mangos. On Wednesdays she sells at the local market in Selon and on Saturdays travels to Cap Haitien, the second largest city in Haiti, to sell at an urban market. The remainder of the week is dedicated to caring for her daughters, although she will sell items from her home if someone in the community has a need.

Currently, International Child Care has eleven micro-enterprise loan groups, consisting of ten women each, as part of the Integrated Community Health Program in northern Haiti. Each participant is eligible to complete nine eight-month cycles in the program. The women meet every two weeks to discuss successes and failures and to share advice and lend support to one another. At the end of each eight-month cycle, the women are then evaluated and given the opportunity to request a new loan. The loans range from 2000 gourdes (\$50 USD) to 8,500 gourdes (\$200 USD) depending on the need and how long the woman has been enrolled in the program. All participants are required to pay a low interest rate of 8% per cycle (1% per month) back to International Child Care to help fund future loans.

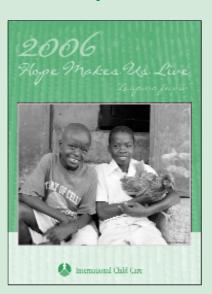
Woman enrolled in ICC's Micro-Enterprise Loan Program typically use their loans to buy items in bulk, such as rice, sugar or soap, and then sell them in smaller quantities in their local market. Some women choose to focus on selling items that aren't readily available in their villages or to sell seasonal items like school supplies in the fall or Christmas items in December.

Through the support of micro-enterprise loans, women like Louisanne are able to generate income and provide the basic necessities that poverty denies them and their children such as food, health care, education, improved living conditions and hope for a better future.



Helping women to become more economically viable benefits not only the women themselves, but their children as well.

International Child Care is pleased to offer you our 2006 calendar, titled "Hope Makes us Live."

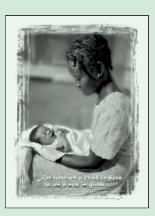


We hope as you use this calendar, throughout the year, the images will be a regular reminder of the tremendous strength of spirit and hope found in the Haitian and Dominican people.

Share the gift of health this holiday season by sending ICC Christmas cards to your friends and family.

Each box contains twenty 4 x 6 quality cards portraying a Haitian mother and child, with a Christmas message based on Isaiah 9:6, and matching envelopes.

(Available through ICC/USA only)



Your donation for calendars or Christmas cards will further the work of International Child Care in Haiti and the Dominicans Republic. Please use the enclosed response form to place your order today!

ICC Plans to Expand Micro-Enterprise Loan Program to Women Living with HIV/AIDS

International Child Care is constantly seeking innovative ways to increase the health and well being of the people of Haiti. Therefore, ICC has decided to combine two successful programs—HIV/AIDS counseling services and the Micro-Enterprise Loan Program—to address the needs of the growing population of women who struggle to provide for their families while living with HIV/AIDS.

Grace Children's Hospital, International Child Care's flagship ministry in Port-au-Prince, Haiti, regularly provides psychosocial assistance to Haitian people living with HIV/AIDS through an established counseling program. Since 1994, in cooperation with Haitian Ministry of Health, the World Health Organization and the Pan American Health Organization, Grace Children's Hospital has provided counseling services to HIV/AIDS patients as well as to their sexual partners and families.

Today, half of the 900 current HIV/AIDS patients enrolled in Grace Children Hospital's counseling service are women. Prevailing Haitian cultural attitudes assign women a lower social status than men, leading to a lack of respect for women's rights and security. Many Haitian women are not well equipped to protect themselves against sexual harassment. They don't have the necessary authority to insist their partner use a condom and,

therefore, have little control over their sexual health. This lack of control often leads to undesirable events such as unplanned pregnancy or serious and even fatal sexually transmitted diseases like AIDS.

The HIV/AIDS prevalence among women is particularly overwhelming in light of their important role in the economy and the life of the family. When a mother dies, the family is destroyed, leaving the children without critical support and often doomed to live on the streets and face the same bleak future as their parents. Helping women to become more economically viable benefits not only the women themselves, but their children as well.

For women living with HIV/AIDS, many of whom live in abject poverty and have been rejected by family and friends, Grace Children's Hospital is a center of hope and healing where they receive not only counseling, but also nutritious food, health care, and the support of others who face the same struggles. Due to the ever-increasing population of women who are doubly vulnerable due to HIV/AIDS and economic hardship, International Child Care has plans to expand its existing Micro-Enterprise Program, currently operating in the northern, rural sections of Haiti, to benefit these women in Port-au-Prince as well.

Amazing Grace

Erzulie Innocent, a participant in ICC's Micro-Enterprise Loan Program, lives in the remote northern village of Selon. Selon is so secluded that to get there you have to cross a wide river on foot to travel into the village. Erzulie resides with her husband, who works as a technician for the Haitian Electricity Administration, and their three children, ages 11, 9 and 7.

Twice a month Erzulie travels to Port-au-Prince to purchase supplies that are not readily available in her community such as sheets, napkins, shoes and school supplies. Traveling to Port-au-Prince from Selon is a long and difficult trip. Erzulie has to walk several miles to Grand Rivière du Nord, and then catch a tap tap for the eight hour drive to the capital. It takes Erzulie three days to travel to and from Port-au-Prince each trip.

On a recent trip home from Port-au-Prince, the tap tap Erzulie was riding was attacked by armed gangsters. The gangsters stole everything she had purchased to sell in her local community, but thankfully neither Erzulie nor the rest of the passengers were injured or killed. Although Erzulie returned to Selon empty-handed, her community and family embraced and supported her.

It is not easy to find work in villages like Selon as unemployment rates are high throughout the country of Haiti. Erzulie is thankful to International Child Care for the opportunity to

participate in the Micro-Enterprise Loan Program. The loan Erzulie received from ICC allows her to increase her profit margin by buying items in bulk at a lower cost. These profits have transformed a previous hand-to-mouth struggle for daily existence to a life that now enables her to buy sufficient food for her children and to pay for their education.



The loan Erzulie received from ICC allows her to increase her profit margin by buying items in bulk at a lower cost.

Newslines -

Alternative Gifts International and the General Board of Global Ministries Support ICC's Micro-Enterprise Loan Program

International Child Care's Micro-Enterprise Loan Program is currently featured in AGI's 20th anniversary edition of *My Shopping List for the World.* Entitled "Micro-Loans for Poverty Reduction" in AGI's *Shopping List*, the project will raise funds to provide small loans to Haitian women who are experiencing both HIV/AIDS and economic hardship.

Since 2000, Alternative Gifts International has granted in excess of \$104,000 to International Child Care for projects such as healthy births, vaccinations and care for children with disabilities in both Haiti and the Dominican Republic.

The mission of Alternative Gifts International is to send authentic, life-giving gifts to a needy world — gifts that build a partnership with oppressed people in crisis — to nourish

and sustain a more equitable and peaceful global community. AGI is a nonprofit, interfaith agency. In addition to providing global education for people of all ages, AGI raises funds each year in its Alternative Gift Markets and from individual donors. Designated grants are then sent to the established international projects of several reputable nonprofit agencies, like International Child Care, for relief and development.

The International Ministries Women's Division of the General Board of Global Ministries (GBGM) is also supporting this project through a matching grant. The GBGM has approved a grant of \$5,000 to match gifts given to ICC's Micro-Enterprise Loan Program through Alternative Gifts International. For a copy of the Alternative Gifts International catalog *My Shopping List for the World*, visit www.alternativegifts.org.

International Child Care Spearheads Historic Bi-National TB Collaboration between Haiti and Dominican Republic

In April 2004, ICC led a joint planning initiative designed to bring together public health leaders and donor representatives from both Haiti and the Dominican Republic. The goal of this initiative was to develop a multi-year plan for mounting a more integrated island-wide strategy for TB control.

Since last fall, a Bi-National Technical Coordinating Group has been created. This group is responsible for implementation of the project and ensuring permanent coordination and collaboration between the two national TB programs. Two planning workshops have been held in the Dominican Republic, due to security issues in Haiti, and a 2-year plan/proposal has been written.

Meetings have also been held with key donors, including USAID, CIDA, the Global Fund and the World Bank to present the plan. They have all agreed on the importance of funding and implementation of this project and to pool their resources and flow them through the World Health Organization and Pan-American Health Organization offices in each country. In addition, both Haiti and the Dominican Republic have agreed to contribute \$450,000 – 500,000 USD in support of this two year project with the expectation that this initiative will pave the way for permanent on-going bi-national collaboration.

Look for further updates on this exciting initiative in upcoming issues of *Grace!*

Upcoming Event

The Board of Directors of International Child Care (Canada) Inc. invite you to attend our Annual General Meeting

on Tuesday, November 15, 2005 at 5:00pm

at Orchard Park Bible Church 434 Hunter Road, Níagara-on-the-Lake, ON

Followed by the Annual Niagara Dinner at 6:30pm

Grace! is published quarterly for friends of International Child Care. ICC is a Christian health

International Child Care. ICC is a Christian health agency working in Haiti and the Dominican Republic to change conditions which make people sick, hungry, unemployed and afraid.

ICC depends on individuals, churches, and donor agencies for the financial means to serve. A response card and envelope are enclosed for your contributions. Your gift will be receipted for income tax purposes.

Deeply grateful for the support of our donors, International Child Care does not sell or trade a donor's personal information to any other entity in existence without their written permission.

> ICC/USA 3620 North High Street, Suite 110 Columbus, OH 43214 1-800-72-CHILD / 1-614-447-9952 E-Mail: iccusa@intlchildcare.org

ICC/Canada 2476 Argentia Road, Suite 113 Mississauga, ON L5N 6M1 1-888-72-CHILD / 1-905-821-6318 E-Mail: canada@intlchildcare.org

www.intlchildcare.org









dian Infernational Agence canadienne de opment Agency développement internation

UMCOR Advance Projects: Grace Children's Hospital: 418520-7

Integrated Community Health (Haiti): 418847-3 Community Health Development Program (D.R.): 410215-6 Child to Child Health Promotion: 418242-1