A MESSAGE FROM THE CHAIR

Women remain excluded from economic opportunities on a shocking scale across the world. In fact, in 2016 the World Economic Forum warned that full economic equality between men and women is still 170 years away. The Cherie Blair Foundation for Women believes this is an unacceptable timeframe. We contribute to closing this enormous gender gap by focusing on a specific niche: empowering women in developing and emerging economies to build strong businesses, control their own income and make positive choices about their own lives.

It has been a privilege to take up the role of Chair of the Foundation during this financial year. My predecessors, Martin Kaye and Robert Clinton, steered the organisation through an impressive period of growth, during which the Foundation went from being a fledgling charity to a truly global organisation. During this financial year, it has been inspiring to build on these foundations and work alongside a dedicated team of staff, my fellow trustees and our tireless Founder, to drive progress on our ambitious five-year strategy. Our aim is to support 250,000 women by 2019.

We have been joined in our efforts by a growing community of international donors who share our vision of a world in which women are able to realise their ambitions, free from doubt or discrimination. Without their financial support, expertise and networks, the achievements detailed in this report would not have been possible. For this we are truly thankful.

Empowering women to have the opportunity to participate in the economy on an equal footing with men is one of the most important battles we will face in our lifetime. I hope you will join us in this fight.

Jessica Learmond-Criqui, Chair of trustees

A MESSAGE FROM THE INTERIM CEO

I am incredibly proud to have led the Cherie Blair Foundation for Women for the latter half of this financial year, following the departure of our former CEO, Sevi Simavi. Stepping into the position of Interim CEO strengthened my commitment to our mission – to empower women to build strong, sustainable businesses, and, in turn, create safe and secure futures of their own.

In the last 12 months, the Foundation has supported an additional 3,500 women entrepreneurs, empowering them to harness the opportunities, skills and confidence that are so crucial to business success. Of course, this number does not reflect the countless others whose lives are impacted as these women go on to forge brighter futures for their families and communities.

Our work continues to touch women’s lives in tangible ways. This year we have supported over 3,500 women to increase their business skills, enabled over 3,300 women to secure investment for their businesses and empowered over 670 women to access networks. Over the course of the year the women we supported established 157 new businesses and generated over 2,500 jobs.

Technology is very much the cornerstone of our work. This year our pioneering Mentoring Women in Business Programme continued to build online connections between mentees and mentors across thousands of miles, welcoming its 2,500th mentee into our global mentoring community. Development continued on our new mobile learning tool, HerVenture, and we saw early indications that our first-ever ‘blended learning’ project is having a real impact on bolstering women-owned businesses in Nigeria. This approach, which ‘blends’ face-to-face training with digital learning, will be replicated in Mexico next year, while the bespoke financial literacy curriculum used in the project will be opened up to even more women via a global platform.

To date, we have empowered over 140,000 women in more than 100 countries. Behind these figures lie incredible stories of change and inspiration – stories of women who have overcome huge hurdles to turn their ambition into achievement, and who have gone on to become job creators and role models for countless others.

We hope you will enjoy reading about these amazing women in this report.

Clare Twelvetrees, Interim CEO
WHY WE ARE NEEDED

NO COUNTRY IN THE WORLD HAS ACHIEVED GENDER PARITY IN ECONOMIC ACTIVITY

Worldwide, women earn less than men, are more likely to work in vulnerable, informal and unprotected jobs, and have less access to assets, property and financial services.

Closing these gender gaps presents a huge opportunity to boost growth and empower women to become equal partners in our societies and economies.

IN NUMBERS

Women are 14% less likely to own a mobile phone than men in low and middle income countries

70% of women-owned businesses in developing countries are underserved by financial institutions

Women make up 55% of the world’s unbanked adults

Around the world, women spend between two and ten times more time on unpaid care work than men

Just 2% of total bilateral aid from OECD countries targets women’s economic empowerment as the primary objective

Increasing internet connectivity and accessibility in developing countries could lead to a $21 return on investment for every $1 spent

Including women in the economy on an equal basis with men could add as much as $28 trillion to global GDP by 2025

WITH THE RIGHT SUPPORT, WOMEN ENTREPRENEURS CAN CREATE SYSTEMIC CHANGE

Investing in women has a powerful ripple effect, generating lasting impacts not just for the women themselves, but for their families, communities and countries.

Nina Patil, Indian entrepreneur and mentee in our Mentoring Women in Business Programme
IMPACT AT A GLANCE

OUR REACH

3,500
In the last 12 months, the Foundation supported an additional 3,500 women entrepreneurs

140,000
To date, we have empowered over 140,000 women from more than 100 countries

250,000
We aim to support 250,000 women entrepreneurs by 2019

IN 2015-16

2,500
We welcomed our 2,500th mentee into our global mentoring community

3,300
We enabled over 3,300 women to secure investment for their businesses

2,500
The women entrepreneurs we worked with created over 2,500 jobs in their communities

670
We empowered over 670 women to access networks

157
The women we supported established 157 new businesses

Cherie Blair with Tebogo Kgobokoe, South African entrepreneur and mentee in our Mentoring Women in Business Programme
This year, we championed women’s economic empowerment to policy-makers, government bodies, financial institutions and thought leaders around the world.

In September 2016 we delivered a commitment to the UN’s inaugural High Level Panel on Women’s Economic Empowerment, pledging to use technology and deepen our partnerships to reach even more women entrepreneurs.

We also joined a broad coalition of 30 organisations to launch an historic commitment at the Clinton Global Initiative which collectively pledged over $70 million to advance gender equality.

Our founder, Cherie Blair, called for accelerated progress on women’s economic empowerment at a number of high level events:

- World Economic Forum meetings in Davos and Rwanda
- Concordia Summit in New York
- Milken Institute Global Conference in Los Angeles
- Dell Women’s Entrepreneur Network (DWEN) Annual Summit in Cape Town
- BNP Paribas’ Sustainable Future Forum in Singapore

The Foundation renewed its focus on amplifying the voices of the incredible women entrepreneurs we support by showcasing their stories on our revamped website. By shining a spotlight on their struggles and successes, we aim to reach and educate new audiences about the critical issue of women’s economic empowerment.
EXPANDING OUR GLOBAL MENTORING COMMUNITY

Throughout the year, our Mentoring Women in Business Programme supported an additional 620 women entrepreneurs, using technology to facilitate life-changing connections to mentors who are often, quite literally, on opposite sides of the world. Since it launched in 2011, the programme has created a thriving community of over 5,000 mentees and mentors across more than 100 countries.

Over the course of 12 months, women use online communication tools to collaborate with their mentor on personalised objectives.

In the last year:

- 96% of mentee graduates gained confidence
- 93% increased their business skills
- 88% secured new clients or contracts
- 77% accessed new markets
- 35% reported that their business would have gone under if not for the support provided by their mentor and the programme
- 99% of mentee graduates said they would recommend the programme to their friends
- 96% of mentors who graduated from the programme said that they benefited from the work with their mentees, including by building skills around business, leadership, communications, management and mentoring
- 96% of mentees reporting that they had passed along what they had learned to others in their communities and 50% of mentees going on to mentor others
- 99% of mentee graduates said they would recommend the programme to their friends
- 35% reported that their business would have gone under if not for the support provided by their mentor and the programme

In addition to one-to-one mentoring, we also provide a bespoke online platform which houses a vast range of networking and learning opportunities for mentees and mentors. This year, we launched a new series of webinars and videos which included sessions on pitching, accessing new markets, gaining confidence as a leader, business planning and using social media.

MENTORING WOMEN IN BUSINESS PROGRAMME REPORT

In June 2016, we also released a special report called Empowering Women, Broadening Horizons which examined outcomes from the programme’s first five cohorts of mentee and mentor graduates. The report highlighted how our model enables women to build the leadership abilities, confidence, networks and flexibility that are crucial to long-term business success.

It also found that our mentoring model provides a deeply enriching experience for mentors, and that the programme generates a substantial ripple effect, with 80% of mentees reporting that they had passed along what they had learned to others in their communities and 50% of mentees going on to mentor others.

Special thanks go to our mentors and mentees and our long-term partners – including Bank of America, Qualcomm® Wireless Reach℠, Marsh & McLennan Companies, and many more – for making this impact possible and bringing our global mentoring community to life.

NINA’S STORY

Nina worked with Tracy to create an expansion strategy to help widen her export base. As a result, she began exporting her products to the Balkans and started exploring opportunities in the UK, Ireland and Baltic region. As a result of securing new clients and accessing new markets, Nina’s revenue grew by over 30% during her year in the programme and she was able to hire two new employees.

Nina reported that Tracy helped her think more objectively about her business. She also gained confidence to make tough decisions, such as letting go of one customer whose business was proving unprofitable. She said, “Tracy has always been very encouraging and supportive. She asks all the right questions which get me thinking.” Since finishing the programme, Nina has established an association of 25 local farmers and works with them to export their goods. She is also supporting a number of local women to get involved in farming, and is providing financial literacy training to her employees.

NINA’S STORY

Nina runs a company called Fresh Express Logistics, which exports locally harvested grapes from India to Europe. Nina joined our Mentoring Programme because she was facing challenges with marketing her products and handling clients. She was matched with Tracy, a research analyst and knowledge manager with Marsh & McLennan Companies in the UK.
OUR WORK IN AFRICA

SKILLING FOR CHANGE IN RWANDA

Partners: Accenture and CARE International

Since 2014, we’ve provided financial literacy and investment readiness training to over 16,000 women, more than 15,000 of whom have started or grown businesses.

• 91% of women saw an increase in profit
• Over 3,000 new jobs were created
• Over 4,000 women gained access to formal finance
• 85% of women who received a loan felt that it helped develop their business
• Overall, the financial situation of the women improved by 110%

The project also helped to support more equal decision-making in the household.

Women experienced improved leadership abilities, with many going on to share knowledge and mentor others in the community.

ROAD TO WOMEN’S BUSINESS GROWTH IN NIGERIA

Partners: ExxonMobil Foundation, Enterprise Development Centre of Pan-Atlantic University, Emerging360 and Diamond Bank

Between 2015-16, this project strengthened the business capabilities and financial literacy skills of 500 Nigerian women entrepreneurs through a bespoke learning curriculum delivered through a combination of in-class training and e-modules.

Results from our midline survey show that women’s businesses are growing, generating an annual median revenue of approximately $19,000 (an increase of 7%) – an encouraging result in the context of ongoing economic recession in Nigeria.

• 40% of women are now saving at a formal financial institution (an increase of 10%)
• 38% of women are applying for bank loans (an increase of 10%)
• The success rate in obtaining a loan has also increased by 6%

MENTORING WOMEN IN BUSINESS PROGRAMME IN AFRICA

In 2016, over 175 women entrepreneurs joined the programme from 12 countries in Africa, including Ethiopia, Ghana, Kenya, Malawi, Mali, Namibia, Nigeria, Rwanda, South Africa, Tanzania, Uganda and Zimbabwe.

“In order to unleash the full potential of Africa’s women entrepreneurs, we need to build their skills as managers, leaders, problem-solvers and pioneers.”

- Cherie Blair

The Skilling for Change training helped Beata to come up with new strategies for growth. She started taking orders from clients using her mobile phone, which generated huge savings on travel costs and allowed her to spend more time growing her customer base. She is now making more than 50,000 RWF (approximately $60) per month, an increase of over 200%.

The training also made Beata more aware of the kinds of financial services available to her. She used a loan secured from her local Village Savings and Loan Association, totalling 150,000 RWF (approximately $180), to set up a new enterprise selling eggs.

Beata’s business success has enabled her to improve life at home, as she is now able to pay for her children’s school fees, uniforms, books and extracurricular activities. On top of this, Beata and her husband have purchased new land, which they farm to support the family’s needs, and Beata has hired an employee to help out with her busy poultry business.

MOBILE FINANCIAL SERVICES FOR WOMEN IN NIGERIA

Partners: Visa, First Bank of Nigeria and Youth for Technology Foundation

In 2015, we trained 2,500 women entrepreneurs on how to become branchless banking agents for ‘FirstMonie’, the mobile money platform of First Bank of Nigeria Limited.

Over this financial year, we supported 600 women to register as FirstMonie banking agents, taking the total number of registered agents to 1,600.

These women will, in turn, provide banking services to thousands of Nigerians, enabling them to register accounts, make deposits and pay bills via a simple mobile handset.

BEATA’S STORY

Beata is married with four children and lives in the Rulindo district of Rwanda. Before she joined our Skilling for Change project, Beata had a business buying and selling vegetables, which was making just 15,000 RWF (approximately $18) per month. With no experience in accounting, Beata didn’t know how to record and manage her finances and was unsure how to develop her enterprise.
OUR WORK IN THE MIDDLE EAST

WOMEN’S ECONOMIC EMPOWERMENT IN LEBANON
Partners: U.S. Department of State and the Lebanese Association for Development – Al Majmoua

Since 2015, we’ve provided business support, business continuity and risk management training to over 200 women owners of micro-enterprises in the Bekaa Valley, an area heavily affected by the ongoing movement of refugees across the Syrian border.

We also designed a mobile application which gives women access to business and legal information and a debt management loan tracking system.

Of the 210 women who joined the project, 50 received more intensive training and support.

Of these 50 women, 60% went on to access loans and 26 received a final phase of support to help incubate their businesses and register their trademarks.

In total, 46 new jobs have been created.

ADVANCING PALESTINIAN WOMEN ENTREPRENEURS
Partners: Trafigura Foundation, Oak Foundation, Near East Foundation and Tomorrow’s Youth Organisation

Since the project launched in 2014, we have worked with the Near East Foundation to provide business training to 217 women in Bethlehem, Ramallah and Hebron, as well as more intensive support to the first of two groups of 50 women.

Of these 50 women, 23 have formally registered their enterprises and 42 have boosted their revenue by an average of 145%. Together, these 50 women have created 97 new jobs.

In the second phase of the project, we collaborated with Tomorrow’s Youth Organisation to support an additional 43 women in the northern parts of the West Bank.

We partnered with The National Bank to support women to apply for loans with an interest rate of 7% and we negotiated a new agreement with the Bank of Palestine to reduce loan interest rates from 20% to 5%.

Of the 210 women who joined the project, 50 received more intensive training and support.

Of these 50 women, 60% went on to access loans and 26 received a final phase of support to help incubate their businesses and register their trademarks.

In total, 46 new jobs have been created.

BUSINESS ACCELERATOR FOR WOMEN ENTREPRENEURS IN NORTHERN ISRAEL
Partners: Pratt Foundation and Western Galilee College

In November 2014, we launched a one-year business accelerator project targeting 24 Arab and Jewish women entrepreneurs in northern Israel.

The second iteration of the project commenced in March 2016 and supported 23 new women.

- 90% of women increased confidence
- 94% strengthened their business skills
- 45% boosted their profits
- 60% grew their revenue
- 68% increased their access to markets

JAMEELA’S STORY

After her husband died at a young age, Jameela started taking on small embroidery jobs to earn money to support her four sons. Her products quickly became popular and her enterprise soon outgrew her home. By the time Jameela joined our Advancing Palestinian Women Entrepreneurs project she had already set up a small shop and hired staff.

Given her own experience, Jameela made it her mission to employ other widows and women who were struggling for money.

But she didn’t stop there. Through our project, she developed a new business plan, a budget for growth and a marketing strategy. As a result, Jameela secured a bank loan which enabled her to buy a more efficient sewing machine and increase her production.

Jameela has started participating in local bazaars, where she jointly markets her embroidery with other women’s wool and accessory products. Overall, the changes Jameela has made to her business have boosted her profits by 30%.

Jameela now employs 15 women, mainly widows, and is determined to provide more opportunities for others. She told us: “When I started, I only needed money to pay my family’s expenses. My dream now is to expand my business to create more jobs for women in need.”

MENTORING WOMEN IN BUSINESS PROGRAMME IN MENA REGION
We welcomed 50 mentees from Egypt, Israel, Lebanon, Palestine and Yemen in 2016.

“When I started, I only needed money to pay my family’s expenses. My dream now is to expand my business to create more jobs for women in need.”

– Jameela, Advancing Palestinian Women Entrepreneurs participant
OUR WORK IN ASIA

DRIVING WOMEN’S BUSINESS GROWTH IN INDIA
Partner: Mann Deshi Foundation

Launched in 2015, this project has provided 550 women from the drought-prone areas in the Maharashtra region with business training, mentoring and support to access financial services.

- 59% of women increased their number of clients
- 45% increased their revenue
- 64 new jobs have been created

The project supported 502 previously ‘unbanked’ women to open a bank account, and 95 women to access a loan.

The number of women who are saving at a formal financial institution has increased by 52%.

WE CAN INDIA
Partners: U.S. Embassy India and Dhriti

In 2016, we launched a new project to empower 150 aspirational young women entrepreneurs across five cities in North India.

Developed in close collaboration with and funded by U.S. Embassy India, the WE Can: Workshop and Business Plan Competition for Women Entrepreneurs involves a five-day business training course, followed by six weeks of mentoring.

Twenty-five of the women selected through a business plan competition will receive further incubation support and five women with potential for high growth will be awarded a start-up package.

MENTORING WOMEN IN BUSINESS PROGRAMME IN ASIA

In 2016, we offered mentoring support to 241 new women entrepreneurs in Asia, including those in Cambodia, India, Indonesia, Malaysia, Myanmar, Pakistan, the Philippines, Thailand and Vietnam.

Anja was inspired to launch her business after discovering that many girls in Malaysia are forced to miss out on school because they cannot afford the cost of menstrual pads. Her company, Blubear Holdings Sdn Bhd, produces reusable sanitary pads.

Anja joined our Mentoring Programme seeking support to write a business plan, gain investment, and increase sales. She received pre-programme training on how to best use online tools through a partnership between the Cherie Blair Foundation for Women and Qualcomm® Wireless Reach™, and put these skills to use during her first two years in the programme, as she worked with her mentors to create a business pitch, develop her business model and find an angel investor.

In 2015, she decided to turn her business into a social enterprise. For every pad sold, another is donated to a girl at an orphanage.

Now in her third year, Anja is working with Mary, a manager at a non-profit health organisation in Nigeria. Together, they have focused on outlining sales targets and creating a clear action plan for growth. Anja has used her refined business pitch to approach potential partners in five countries, including a pharmacy in Sweden that plans to include her pads in their outlets.

Since joining the programme, Anja has successfully obtained venture capital to scale her production and her reusable pads are now sold in a chain of pharmacies, and will soon be sold in private hospitals across Malaysia. Anja has also brought on board two business partners and hired an employee.

With Mary’s support, Anja has also developed a curriculum for a series of female empowerment workshops, and has hosted a government-sponsored conference in the states of Selangor and Malacca for 700 teenage girls. She has also launched a non-profit organisation, Sisterhood Alliance, which aims to give girls a space to articulate their goals and dreams.

"Initially, I was scared of computers and the latest technology, but I have learnt how to make as well as manage my own website through the tutorials sent by my mentor. It has built my self-confidence and made me digitally savvy."

- Zenobia, mentee, India

ANJA’S STORY
OUR WORK IN LATIN AMERICA

HERVENTURE - MEXICO
Partner: Angélica Fuentes Foundation

HerVenture is our new mobile learning tool, designed to deliver bite-sized business training to 1,000 women entrepreneurs in Mexico.

This year, we finalised a comprehensive study to explore the specific needs of women entrepreneurs in Mexico, finding that the main obstacles women experience are linked to formalising their enterprises, accessing capital and information, and facing gender discrimination. These insights will inform the design of the HerVenture application.

MENTORING WOMEN IN BUSINESS PROGRAMME IN LATIN AMERICA

In 2016, we brought on board over 70 women entrepreneurs from Latin America. A new partnership with TechnoServe and the Multilateral Investment Fund of the Inter-American Development Bank enabled us to offer mentoring support to women entrepreneurs in El Salvador, Guatemala, Honduras and Nicaragua in both Spanish and English.

Mariela has worked in logistics in Argentina for nearly 20 years. As a woman in a male-dominated industry, she struggled to have her ideas heard and progress to a management role. Frustrated, she and two friends decided to launch their own company, Kalima Shipping and Logistics Solutions.

Mariela joined our Mentoring Programme at a time when import restrictions and the devaluation of the Argentine peso were making the business environment extremely challenging.

She wanted a mentor to support her to keep her business afloat and secure new clients in this difficult time.

Mariela was matched with Eric, a Senior Vice President at Bank of America in the United States. Together, they reviewed Mariela’s branding, devised new marketing strategies and refined Mariela’s business pitch, which she used to attract potential partners at the Women Vendors Exhibition and Forum in Brazil. Mariela managed to retain 50% of her existing customers and broker a new partnership with a woman-led firm in Brazil, which gave her ten new clients. She also hired a new employee.

Mariela feels she has become more confident in herself and her business as a result of her mentoring relationship. Eric also gained a broader perspective, explaining, “I have an appreciation for how difficult it is for women entrepreneurs in countries which do not have the legal or social structures to support them. Working with Mariela has been one of the greatest pleasures of my professional life.”

OUR WORK IN EASTERN EUROPE & CENTRAL ASIA

MENTORING WOMEN IN BUSINESS PROGRAMME IN EASTERN EUROPE & CENTRAL ASIA

We expanded our presence throughout Eastern Europe and Central Asia to support nearly 80 women entrepreneurs in Albania, Armenia, Azerbaijan, Belarus, Bosnia and Herzegovina, Croatia, Georgia, Kazakhstan, Kosovo, Macedonia, Moldova, Montenegro, Serbia, Turkey and Ukraine.

Nina taught linguistics as a university professor in Croatia for over ten years before deciding to start her own translation and training business. Since its launch in 2008, her company has grown rapidly to include both local and international clients. Nina joined the Mentoring Programme to gain support with developing a clear, strategic vision to steer the future direction of her business.

Through a partnership between the Cherie Blair Foundation for Women and the European Bank for Reconstruction and Development’s Women in Business programme, funded by the TaiwanBusiness-EBRD Technical Cooperation Fund, Nina was matched with Raffaella, an Italian business and leadership coach based in Germany.

With Raffaella’s support, Nina improved her company’s processes on HR issues such as assessing employee roles and responsibilities, and delegating operational tasks to her team. This significantly reduced Nina’s workload and enabled her to allocate more time to strategic and financial planning. Raffaella and Nina also reviewed her business strategy, set goals for the next year and developed a marketing strategy.

During her year in the programme, Nina hired a part-time employee and increased her revenue by 50%. She also developed new business skills, saying, “I am much more efficient and effective at managing my finances, marketing efforts, employees and my business as a whole.”

“We believe that technology is a great enabler for women. It has the power to open up opportunities and break down barriers on a huge scale.”

- Cherie Blair
2015-2016

For every pound we spent

- **Fundraising**: 14p
- **Delivering and supporting programmes**: 84p
- **Governance**: 2p

Charitable expenditure by programme

- **Enterprise Development Programme**: 57%
- **Mobile Technology Programme**: 14%
- **Mentoring Programme**: 29%
- **Enterprise Development Programme**: 57%

This information was taken from our audited financial statements, which can be accessed in full at www.cherieblairfoundation.org.

Asia Diwala, Tanzanian entrepreneur and participant in our 'Women’s Small and Micro Enterprise Development' project.
We are enormously grateful for the generous support received from a range of donors and partners. We would like to thank our key supporters listed here, as well as others who choose to remain anonymous.

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About the Cherie Blair Foundation for Women

The Cherie Blair Foundation for Women provides women with the skills, technology, networks and access to capital they need to become successful small and growing business owners, so that they can contribute to their economies and have a stronger voice in their societies.

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