

Annual Review 2012

Empowering Women, Driving Growth





Cherie with women entrepreneurs in Kuda Village in India during a project visit with SEWA and the Vodafone Foundation in India

Photo by Jillian Convey

A message from the Chairman

As the global economic crisis continues, it is ever more important that we make the most of women's business potential. The Foundation has seen substantial growth in the number of women entrepreneurs supported in the past year. To date, it has reached over 23,000 women entrepreneurs across 50 countries.

It is inspiring to see what can be achieved through multi-sector partnerships. The Foundation's ability to convene organisations on a global scale and bring about transformational initiatives is remarkable. Our Founder contributes generously to these and our staff and supporters ensure their success.

Central to what we do is the formation of partnerships across sectors. Within our charitable objectives we build broad alliances based on women entrepreneurs' needs and the private sector's expertise. The Mentoring Women in Business Programme benefits both mentors and mentees – one reason why many corporate partners join us in this initiative. Our work with mobile technology includes operators and manufacturers as well as national non-profit organisations. We offer tailored business support through our Enterprise Development Programme with the support of organisations across sectors and around the world.

Rather than compete with other non-profit organisations, we welcome cross-organisational liaison and learning. This open, collaborative approach is a key factor behind the numbers we reach and the quality of our work. It has helped women like Shilpa in India improve their confidence, Sahar in Lebanon get a business loan and Louisa in Sierra Leone create employment opportunities. Through collaboration with coalitions such as the Global Banking Alliance and the Aspen Network of Development Entrepreneurs, we share ideas and work to develop best practice.

This year, we have been able to help thousands of women entrepreneurs and we will continue to support many more in years to come. It is with great pleasure that I present the Cherie Blair Foundation for Women's annual report. My thanks go to all who make our work possible.



Robert Clinton
Chairman



Henriette joins a children's cooking lesson with the owner of Kitchen Club in Ramallah

Photo by Business Women Forum

A message from the CEO

Mary, one of the women entrepreneurs we work with in Kenya, owns and manages a sanitation business – not the usual path for a Kenyan woman. She initially struggled to substantially increase her sales but since getting involved with the Foundation, she has obtained new contracts, hired three new employees and made significant investments for the development of her business.

The Cherie Blair Foundation for Women has focused on reaching more women like Mary. This year, we have significantly increased our charitable expenditure. We have concentrated on further developing our three core programmes with the aim of supporting women entrepreneurs to build their confidence, capability and capital. This includes several in-depth research projects and the development of a strong monitoring and evaluation framework.

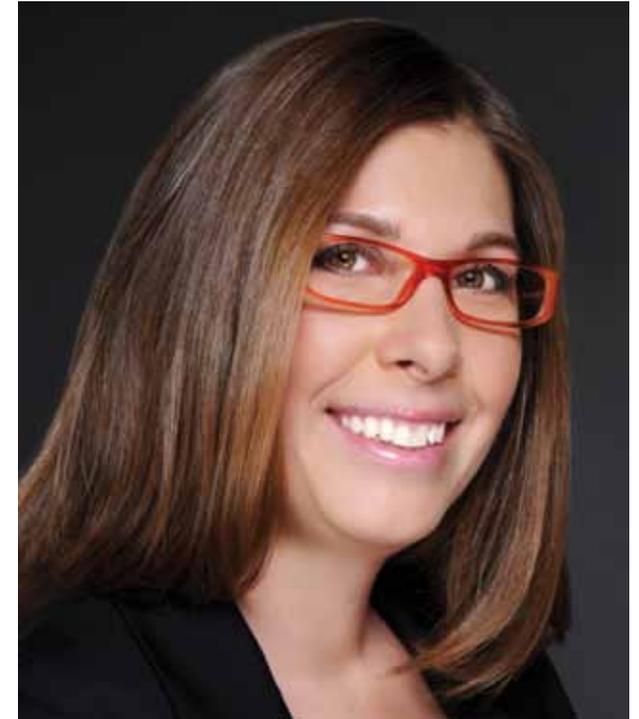
Our Enterprise Development Programme strategy was developed this financial year and promises to reach 3,500 women in total in the next three years. Our Mentoring Women in Business Programme has been further developed based on lessons learned in the previous year and we are on track to reach 1,000 women with mentoring support over the internet by 2014. The Mobile Technology Programme has seen tremendous growth, tripling the numbers of women reached to over 20,000 in this financial year and has well-researched plans to reach tens of thousands more.

We have been developing staff capacity both in-house and in our partner organisations. The Foundation has an established culture of learning that carries on a tradition of continuous efforts to improve our work, deepen our impact and widen our reach.

Our focus remains firmly on the women entrepreneurs we support and we drive resources to partners in the countries we work in to ensure women have the appropriate solutions for the unique challenges they face in their context. We also work with other international non-profits and the private and public sectors to amplify our impact as much as possible.

We are very grateful to our funding partners who have pooled their resources to develop women's enterprise, our international steering committee members who contribute their time and expertise, and our founder who tirelessly advocates women's economic rights.

It has been a rewarding year and I am thrilled that we could make a difference to so many women around the world. Thank you to everyone who is helping to turn our vision into a reality.



Henriette Kolb
CEO

Driving growth

Supporting the women entrepreneurs we work with to achieve more for themselves, their families and communities

This year, we have implemented projects across Africa, Asia, Latin America and the Middle East, directly reaching over 23,000 women with support and tens of thousands more indirectly through advocacy, research and employment opportunities. Our projects are designed to have a lasting impact. We sustainably lift families out of poverty by supporting women's economic inclusion and development.

The Foundation has deepened and broadened its partnerships with other organisations working on the economic empowerment of women and advancement of gender equality. We have contributed to global policy dialogue and practice on women's economic empowerment.

The Founder, CEO, trustees, programme directors and other staff have been actively involved in advocating the benefits of supporting women's enterprise. As a result, organisations are taking up new activities to support women's economic empowerment and we are working with new partners to expand our work and raise awareness around the importance of women's enterprise development.

Research

Investigating how we can most effectively foster women's entrepreneurship and where we can best add value

Support

Providing women with the skills, networks, technology and access to capital they need to be successful entrepreneurs

Advocacy

Sharing best practice and disseminating research findings across sectors to promote women's economic empowerment



Women entrepreneurs around the world face similar barriers.

They lack the skills, technology, networks and access to capital they need to be successful small and growing business owners.

We provide support through three programmes.

Working towards a world where women have the capability, confidence and capital to become successful entrepreneurs

Enterprise

Specialised training, business registration and access to markets and capital

Mentoring

Pioneering a new way of supporting women entrepreneurs over the internet

Mobile

Innovating and supporting women business owners with mobile technology



Families benefit



23,000 reached in over 50 countries



Role models are created



Communities benefit

Enterprise Development

60 jobs
created in
Lebanon

32 women in
Jerusalem gained
business skills
and confidence

88 women
in Palestine
received 1:1
business advice

980
entrepreneurs
were mentored
in India

The Enterprise Development Programme was developed from the Foundation's business support projects to deliver tailored business training, facilitate business registration and enhance access to capital and markets for women entrepreneurs.

The programme continues to have a strong presence in the Middle East and is expanding into Africa and Asia. In Lebanon, we partnered with J.P. Morgan, Tomorrow's Youth Organization and the René Moawad Foundation to support 42 women entrepreneurs, and we are extending this project in the next year with the Oak Foundation. In Jerusalem, 32 women have gained skills and confidence through our business incubation work with Economic Empowerment for Women and Koret Israel Economic Development Fund, with funding from the Women's Self-Worth Foundation. This will be scaled up in the following year. We also supported 19 Arab and Jewish women through a business degree course with Western Galilee College and will support more women over the next three years. In Palestine, we supported over 80 women entrepreneurs through the Business Women Forum's business centre for women.

In India, we conducted research on connectivity in partnership with the International Center for Research on Women. As a result of this study, the Foundation's Mobile Technology Programme has developed a mobile-based management information system for women entrepreneurs in Gujarat in partnership with the Self Employed Women's Association. We also completed a training of mentors project in India with the National Entrepreneurship Network, where 980 women entrepreneurs benefited from mentoring. In Sierra Leone, we are supporting over 80 women to develop and scale up their businesses through a support network with AFFORD-SL. Through the Enterprise Development Programme, we plan to reach 3,500 women over the next three years across Africa, Asia and the Middle East.

Case study: Sahar

Sahar first set up her honey production business in Lebanon 15 years ago, but she struggled with financial management and planning. After five workshops, coaching from a specialist business advisor and further tailored support, Sahar completed a feasibility study for her business, improved her packaging and prepared a new marketing plan. With the support of advisors in the programme, Sahar secured a loan so she could buy packaging materials and expand to meet increasing demand. Within a year, she saw a 60% increase in profit, which she used to repay her loan and reinvest in the business.

This is extraordinary success in any context, let alone in a fragile economy like Lebanon's, but it demonstrates what can be achieved with the right support. Going forward, Sahar hopes to use her success to be a positive influence on her family and other entrepreneurs in the region.

In our partner's words:

“

The Cherie Blair Foundation for Women works with us to design programmes customised to local needs, while contributing their expertise and support.

”

Nadine Okla, Project Manager,
Tomorrow's Youth Organization



Kulla, owner of a provisions store in Sierra Leone

Photo by Tommy Trenchard

Mentoring

800
mentees
and mentors
received training

22%
of mentees
hired new
employees

94%
of mentees
achieved their
business goals

40%
launched
or expanded a
business

By combining mentoring with technology, we are pioneering a new way of supporting women entrepreneurs. Mentoring accelerates the strides women are already making and takes their confidence, skills and businesses to the next level. Equipped with an interactive online platform developed with Google, we match women entrepreneurs from developing and emerging countries with male and female mentors from around the world. The programme crosses cultural and physical boundaries. It has created a community of committed, ambitious entrepreneurs who are invested in each other's success.

The Mentoring Programme partners with organisations to identify potential mentors and mentees, who complete the application process before being matched. Once a match is made, mentees work online with their mentors to achieve key business and professional goals over the course of a year. Mentors and mentees are given additional support through our online forum and monthly webinars, each exclusive to the mentoring community.

Overall, we supported over 400 women entrepreneurs from 50 different countries during the financial year through e-mentoring. Over 94% of the women entrepreneurs who completed our last survey attributed specific progress to their mentors, with over half reporting they built confidence, gained new business skills or revised their business strategies. More than 40% were able to launch a new business or expand their current business after eight months of working with their mentor. In our survey, 22% hired new employees and 25% gained new clients. We found that 17% credited their ability to keep their business from failing to the support provided through this programme. Mentors benefit too, reporting that using their business brains in a completely different way helped them to build new skills and stretch their knowledge. In the next year, we plan to support at least 1,000 women entrepreneurs through e-mentoring.

Case study: Shilpa

Despite the challenges of an arranged marriage at a young age and a family that wouldn't allow her to attend full-time university, Shilpa was determined to pursue her dreams. After obtaining a degree in psychology, Shilpa set out to create a service to assess personalities from a non-western perspective. She lacked support and some businessmen in town told her that she was "just a woman trying to play business".

Mentoring helped Shilpa to overcome these obstacles. With the support of Priya Nallamuthu, an engineer and IT consultant in the UK, Shilpa managed to put her product on the market and build her client base. In 2012, she received the respected Veda Brahma Award for Excellence in Innovation. The hostility and barriers she faced as a woman doing business in her community haven't necessarily faded away but she now has a support system as she works to overcome them.

In a mentor's words:

“

This is the most impactful business mentoring programme that I have seen so far and it has been absolutely fulfilling in all respects.

”

Priya Nallamuthu,
IT Consultant, Accenture UK



Jessica in Lebanon chats with Cherie after winning an International Women's Day competition

Photo by Sarkis Bekarian

Mobile Technology

5,000
women gained
business skills
in Kenya

Only **\$40** is
required to
become a mobile
retail agent

82% of women
would pay for
a business
mobile service

15,000
receive business
information
by SMS in Nigeria

Combining research, projects and advocacy, the Mobile Technology Programme is creating sustainable economic opportunities for women entrepreneurs through the use of mobile phones and services. Founder Cherie Blair and Foundation staff have been advocating the benefits of mobile technology for women's enterprise development on an international scale. The US Ambassador-at-Large for Global Women's Issues, Melanne Vermeer, credited the Foundation for "spawning a global movement" to close the gender gap in access to mobile phones in developing countries.

We have implemented research on supporting women through mobile services and separately on supporting women through mobile retail chains. Our intensive research on mobile value-added services was released in May 2012 in partnership with the ExxonMobil Foundation, revealing not only that women entrepreneurs had similar challenges that could be addressed by mobile services but crucially that the majority were willing to pay for these services. We subsequently launched a service in Nigeria, picked up by 15,000 women in the first two months and have plans to expand to other countries in the following year. In partnership with the Vodafone Foundation in India and the Self Employed Women's Association, we have developed a mobile-based management information system for women entrepreneurs in a rural distribution network. In Kenya, we partnered with CARE International UK to provide support to 5,000 women entrepreneurs. In the two years of operation, the majority of the women were able to increase their skills and income and send more children to school as a result.

Our report on integrating women into mobile retail chains was released in November 2011 and revealed that mobile retail sales offered accessible opportunities for women looking to set up a business. Following our own recommendations in the report, we have partnered with USAID and Tigo to develop a project that directly engages thousands of women across Ghana, Rwanda and Tanzania in mobile money sales.

Case study: Elizabeth

Based in Lagos, Elizabeth set up a children's toy manufacturing business five years ago to support her family. With the help of three employees, she distributes her products via market stalls and small shops with which she has distribution agreements.

The main business challenges she has cited as hindering her company's growth include uncertainty regarding pricing strategy, insufficient knowledge about her competition and difficulty accessing markets to promote and sell her products.

Elizabeth was one of hundreds of women interviewed throughout Nigeria, Indonesia and Egypt as part of intensive research into how we could most effectively support women entrepreneurs. The resulting service created with Nokia has already been picked up by 15,000 women in the first two months and we anticipate tens of thousands more to be reached in the coming year.

In our partner's words:

“

Expanding the use of mobile technology for women will help raise living standards, leading to more prosperity for them, their families and their countries.

”

Suzanne McCarron,
President of the ExxonMobil Foundation



An entrepreneur in Indonesia, where one of our Mobile Value-Added Services projects takes place
Photo provided by ExxonMobil Foundation

Rising to the challenge

In the past year, we have been able to continue and expand upon programmes carefully tailored to the needs of the women entrepreneurs we support.

The financial information on the right shows charitable spending from the last four financial years and the breakdown of 2011–2012 expenditure. The figures are drawn from our audited financial statements and trustees' reports, available at www.cherieblairfoundation.org.

Expenditure for the year totalled £2,268,372, of which 93% went towards charitable spending, 5% on generating income and 2% towards governance. The Foundation spent £2,113,299 on charitable activity, with the majority – 47% – going to the Mobile Technology Programme, 39% to the Enterprise Development Programme and 14% to the Mentoring Women in Business Programme.

Incoming resources for the year totalled £1,818,151, not including additional funding commitments for grants from USAID of \$625,965, Oak Foundation of £101,406 and the Vodafone Foundation in India of £94,773. Funding came from a mixture of individuals, trusts, foundations, government agencies and corporations. The majority of incoming resources was derived from charitable activities, totalling £1,334,549, with the remainder coming from voluntary income and a small amount from activities for generating funds and investment income. Of the incoming resources from charitable activities, 50% was attributed to the Enterprise Development Programme, 30% to the Mentoring Women in Business Programme and 20% to the Mobile Technology Programme.

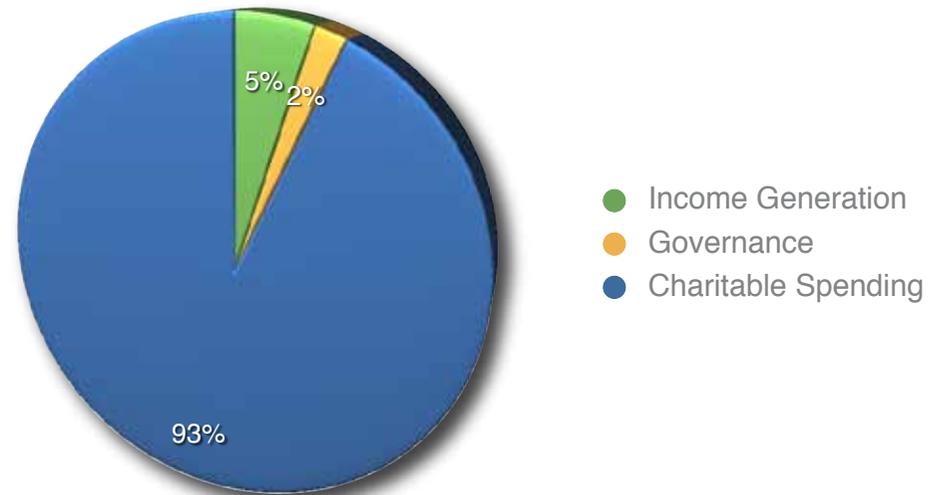
It has been a year of growth which we would not have achieved without the committed support of our donors, supporters and partners.

Charitable spending since 2009 (£)



Meeting the needs of women entrepreneurs

Breakdown of 2011–2012 expenditure



Thank you

The Foundation is grateful for the generous support received from a range of donors and partners. Working together, we can make a difference to women entrepreneurs around the world. We would like to express our thanks to our key supporters and members listed below, 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.

www.cherieblairfoundation.org

Cherie Blair Foundation for Women

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and Annelien Bruins

Mobile Technology Programme:

Kaj-Erik Relander, Ken Banks, Ann Mei Chang, Mark Levy,
Gavin Krugel and Maria Thomas

Cover: Kadiatu, wholesaler of palm oil in Sierra Leone
Photo by Tommy Trenchard