



# Girdwood Rotary Club (31180)

## Board Meeting Minutes

July 30, 2009



The combined Board and Membership meeting was called to order by President Mike Wilson at approximately 7:00 pm with Marco Zaccaro leading the **Pledge of Allegiance**.

**Introductions & Welcomes:** Whoooo's here – and on your right is.... Marco started off the introductions and it proceeded around the table counterclockwise. Newly discovered guests amongst our circle of friends were Galy Carter and Lewis Leonard. Little attendees were playing outside in the Portage room were Kendra Alexander, Isabel (Lana's granddaughter) and Gabriel Wingard.

**Fun Times:** Something FUN's in the Air (*THE PAST*). Get to know your neighbor a little better by laughing about the past (for you young'uns, it's the long, long ago past). Mike played an "old forty five" off the internet – The Statler Brothers "Do You Remember These?" located at <http://oldfortyfives.com/DYRT.htm>.

Members and guests present are listed in the tables below. BOD members are highlighted (Quorum is 50%)

Members	Present Absent	Members	Present Absent
Alexander, David - <b>Public Relations Chr</b>	P	Mendonsa, CeCe – <b>Foundation co-chr / Fun Chr</b>	
Burson, Ronald – <b>Past President / Membership co-chr</b>	P	Stewart, George – Int'l Chr / <b>President Elect / Admin Chr</b>	P
Daniels, Larry – <b>Director / Service Projects Chr / Community Chr</b>		Twiname, Ellen – <b>Sgt-at-Arms</b>	P
Gellert, Hubert (exempt)		Weits, Frans – <b>Meeting Venue Chr</b>	
Hatch, Ken – <b>King of Raffles</b>	P	Weits, Jen – <b>Secretary</b>	
Hickox, John – <b>Vice President</b>	P	Wilson, Mike – <b>President</b>	P
Hosford, Hank – <b>Treasurer</b>		Wingard, Jen – <b>Membership co-chr</b>	P
Johnson, Lana	P	Yeager, Tom – <b>Vocation chr</b>	
Kiana, Joyce	P	Zaccaro, Marco – <b>Director</b>	P
Liddicoat, Jody			

Guest Name	Guest of:	Rotarian Club	Comment
Lewis Leonard	Ron Burson		Spoke on the skate park
Galy Carter	Ron Burson		Doc Carter's lovely wife
Kendra Alexander	David Alexander		Cute as a bug
Isabel (Lana's Granddaughter)	Lana Johnson		Cute as a bug
Gabriel Wingard	Ken Hatch		Eloquently handsome
Jamay Wingard	Ken Hatch		Eloquently beautiful

**Announcements:** Things you always wanted to know but were afraid to ask ...

- Our Wine Tasting event is August 10th. Thank you George for all your time and energy in making this happen. We have sold most of the tickets but are in need of more silent action items. Please see George about this right away about what you can contribute for the silent auction - send him a description of the item(s). Include the value
- Beginning tonight we are combining the monthly meeting of our Board of Directors with the regular membership meeting. It is not meant to undermine the authority of the Board of Directors but to garner more involvement and "ownership" from all our members and friends. During these meetings we will operate as a "committee of the whole" and everyone will be encouraged to participate in the discussions and decisions of our group. The board will retain their right under our bylaws as currently written to ask that any issue be considered by only the board prior to general membership discussion and decision. It may also sometimes be necessary for the Board to discuss personal or other issues in a more confidential setting. Mike anticipates those times, if any, will be infrequent.
- Community Safety meeting on August 7<sup>th</sup> to address the recent accidents on the Seward Highway.



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- Lewis Leonard – Lewis gave a briefing on the status and costs of the new additions to the park and answered extensive questions from our group on four phases of the project. Skate board park volunteers for a work force is needed to move and demolish some of the existing old ramps to make room for the new ramps due sometime in August. If you are able to help, please meet at the skate park behind the playground at 2 pm on Monday, August 3rd. The work will continue each evening until the job is done.

### **Approval of Agenda: Additions to published agenda?**

Moved by Ron Burson, Seconded by David Alexander – Passed (unanimous)

### **Approval of Minutes:** The minutes of the 06/11/09 meeting were approved as published.

Moved by Ron Burson, Seconded by Ellen Twiname VOTE: Unanimous

**Treasurer's Report:** We looked all over the place but couldn't find the treasurer!!! The Treasurer's Report was not given due to Treasurer Hank Hosford was unable to attend.

### **Committee Work Session / Presentation by Membership Committee**

- We have to consider what size of club do we want to strive for? Mike indicated we would strive for growth of 20% at the end of 2010. This is a flexible number.
- How do we keep our membership active and feel like they are part of our club (retention)? What can be done to improve involvement and still be aware that we are all volunteers and there are always constraints and demands on our time?
- Do we need a survey of our membership? If yes, we should keep it short.
- Membership Committee Co-chr Jen Wingard led a insightful roundtable discussion on the following questions. Unfortunately the record of the discussion was not properly saved due to errant mind wandering – or is it wondering – of the recorder (me). George Stewart started off the round the table reasons given by each of us with his usual eloquence. He was matched one by one as each person in turn gave their reasons.
  - Why did you join Rotary?
  - Why do you stay in Rotary?
  - What are we doing well?
  - What could we improve in?
  - Are you willing to help?
- When we seek new members, attendance at three consecutive meetings prior to being considered active membership is still important and may only be waived under certain circumstances by the membership chair. We should also do what we can to get prospective members to participate in our various Community Service projects so they can experience real time what we actually do. This could also substitute for one of the required meetings.
- Once a new person becomes a member he/she will be put on a committee where he/she can become an active member and feel a part of our organization.
- We have done extremely well on our Community Service projects (local/international) and our guest speakers are interesting and informative. We are developing and recruiting new, potential members from our friends of Rotary. Our monthly socials are fun and they build friendships and camaraderie. Our new meeting business format will also garner more involvement by new and existing members.
- We should consider our community leaders as prime potential members – they're already into giving back to the community and simply need another vehicle.

**Happy Bucks:** Make the pitcher Happy – FEED IT ☺ \$ The meeting was running long due to the extra report from Lewis on the skate board park so since many of the attendees needed to leave, Sgt Ellen stood guard at the exit and charged everyone for leaving. She didn't want the rest of us be left out so she passed the pitcher inside



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the meeting room shortly afterwards, Later, the grand sum of \$32 was found in the pitcher – and money without a home is terribly misfortunate so we are allowing it to take up permanent residence in our Happy Bucks fund.

### Officer & Committee Reports / Other Business:

#### **President:**

- President Mike reviewed the goals set for 2009/2010 set forth in previous communication
  - Increase membership
  - Increase club participation
  - More involvement with the school (see the resolution below).
- Committee Structure: We need everyone to help on the various committees that make our Rotary club successfully move forward. If the workload is shared, we can accomplish so much more. Much of the work can be done during our monthly business meeting. At our next monthly business meeting time will be set aside for committee work sessions. Even with the tight time constraints if everyone pitches in we can lighten the load for everyone – and accomplish much, much, more for our community – and ourselves.

**Past President:** Stoned Cold silence

**President-Elect:** Only silence from this sector as well

**President-Nominee:** **Missing in action – do we have any volunteers – we do need someone to volunteer by the first meeting in December – which is when our board and officers for next year are elected.**

**Vice President:** Stoned Cold silence

**Secretary:** Ditching again – taking mom to airport

**Treasurer:** May be with Secretary – he's missing as well

**Sgt at Arms:** Strolling along the lane

**Director 1:** Strolling with Sgt Ellen

**Director 2:** Strolling with Sgt (actually gone somewhere else)

**Membership:** Out of breath due to previous breath-taking presentation

**Public Relations:** Very public but nothing to say about this tonight

**Administration:** What administration? See President-elect above for more information.

**Service Projects:** In service (gone somewhere – see Director 2 info above)

**International:** George Stewart has something to say – and he most eloquently did by telling us all about what's going in in Liberia and the micro-credit program.

**Community:** Larry is somewhere else

**Vocational:** Tom is way up North – he may have said something but we couldn't hear him very well.

**Foundation:** Everybody needs a good foundation but in there case there was no report

**Fund Raising:** What's a little money to us – the secretary is missing and we don't know how much we have. Additionally, we don't have a Fund Raising chair so we'll have to keep looking.

**Fun Times:** The whole thing is fun

**Meeting Venue:** We do meet and we doooo need a venue for our August 6<sup>th</sup> social. Hello, Frans – anything set up yet?

**Other:** somewhere over the horizon ....

### Old Business:

- Challenge Alaska request for up to \$1500 contribution for their programs - Previously tabled pending policy – **will be submitted to Contribution committee (as soon as Mike appoints the committee)**
- Liberia Micro credit – authorize \$3000 previously allocated money for Liberia project to be transferred to Liberia Micro-credit project. Moved by George Stewart and seconded by Ron Burson VOTE 5 yeas; 1 abstain (Marco)
- HUGSS (Helping Us Give School Supplies) – waiting for information from Kathy Reckon



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#### New Business:

- Broaden our current School Partnership Program
  - Some ideas that help out Girdwood School
    - Join with PTA & 4 Valley Community Schools on “Get Acquainted with Your Teachers Day” before school begins (Ice cream \$)
    - Tutoring & Reading with kids
    - Help in classrooms
  - **BE IT RESOLVED that the President or his representative will co-ordinate with the Girdwood School Principal, the leadership of the PTA and 4 Valleys Community Schools to broaden our current School Partnership Program to include the above or other concepts. The maximum amount authorized is \$100 without further authorization.**

*Moved by: Ron Burson,      Seconded by: Mike Wilson. Passed Vote: Unanimous*

**Good of the Order??** Drinks in five minutes in the bar – Unanimous by acclamation

**Adjourn:** The meeting was adjourned at approximately 8:20 pm



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#### Update from George Stewart

Last year our club and the Russian Jack club each authorized \$3000 for an international project in Liberia. Difficulty securing the required signatures from the Monrovia club prevented us from submitting matching grant applications for this project. Micro Credit programs are now available allowing far more flexibility and greater access to funds.

We are requesting the same \$3000 instead be allocated to micro credit projects in Liberia rather than matching grants as previously authorized. I have attached a copy of the proposal - I hope you have a few minutes to review it before tomorrow's meeting.

Also - please take 25 minutes (if you haven't already done so) and go to [www.foundationforwomen.org](http://www.foundationforwomen.org) and look at the video - it will give you the background of the organization we'll be partnering with.

We should have equal grants from Russian Jack and the Downtown club - we'll then go for a District Simplified Grant.



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### ROTARY MICROCREDIT PROPOSAL FOR LIBERIA

July 2009

**Presented by Rotarian George L. Stewart, MD  
President-Elect, Girdwood, Alaska Rotary Club  
Member, Rotary Action Group for Microcredit (RAGM)  
522-1062 (home), 360-2051 (cell)**

**And**

**Rotarian David Hoffman (Anchorage Downtown Rotary Club)  
748-1630**

During the years 1989 through 2003 the country of Liberia endured a bloody and disruptive civil war that left the country in a state of economic and social chaos. Liberia is now rebuilding at a rapid rate and is at a pivotal point in its history. Three years after the election of President Ellen Johnson – Sirleaf, reforms to promote increased economic and social productivity are beginning to be implemented. The potential for truly rebuilding a vibrant economy now exist for the first time in two decades. During the next few years, the economy of Liberia will either truly “take off” or will fall into long-term stagnation. Microfinance can play a major part in the rebuilding of the country.

Anchorage surprisingly has a unique and special relationship with Liberia. The original facilitator of this special relationship is Dr. Estrada Bernard Jr., an Anchorage neurosurgeon who is the nephew of President Ellen Johnson – Sirleaf and the son of the President’s Chief of Staff, Jennie Bernard. Dr. Bernard has led numerous medical mission teams to Liberia since the election of his aunt. Dr. George Stewart has been on numerous trips to Liberia with Dr. Bernard. He first went exclusively in a medical capacity, but during three trips in 2008 and 2009 he shifted his attention to community development and specifically to microfinance.

This proposal is the result of the insights that George Stewart has gained over the course of three years of traveling regularly to Liberia. The concept behind this proposal was developed in conjunction with Larry Kingry and David Hoffman who have worked on economic development issues in Liberia as part of Estrada Bernard’s network. David Hoffman is a member of the Downtown Anchorage Rotary Club and is the founder and former CEO of Alaska Growth Capital, a commercial lending company. Larry Kingry is the retired Assistant Chancellor of the University of Alaska Anchorage who has a strong background in entrepreneurship and business. David and Larry have taught entrepreneurship in Liberia and have extensively researched microfinance there. Larry has made three two-week trips to Liberia and David has made two trips there.

#### THE COLLABORATIVE SERVICE DELIVERY MODEL

This proposal is based on the concept of a strong partnership between an Alaska-based project development and oversight team and an existing Liberia-based Microfinance Institution (MFI). The responsibilities of each partner are summarized below:

<b>Alaska partner</b>	<b>Liberian partner</b>
<ul style="list-style-type: none"> <li>• Project implementation, monitoring and oversight</li> <li>• Financial reporting as required to Rotary</li> <li>• Technical assistance / troubleshooting</li> <li>• Assist in education of entrepreneurs</li> </ul>	<ul style="list-style-type: none"> <li>• Marketing</li> <li>• Underwriting</li> <li>• Loan disbursement</li> <li>• Servicing and collection</li> <li>• Financial reporting to Anchorage partner</li> </ul>

A key component of microfinance development is entrepreneurship training. The Anchorage partners have conducted three entrepreneurship conferences in Monrovia during the past three years. These conferences have lasted from 3 to 5 days and have drawn from 100 to 200 participants each. The conferences have been presented in conjunction with two organizations at the University of Liberia in Monrovia – the Liberia Future Entrepreneurs Movement (LIFEM) and the Varsity Christian Fellowship. Five local churches in Monrovia have also participated in these conferences. [In Liberia, where so much of the social infrastructure was destroyed during the war, churches play a more expansive organizational role in society than is the case in the U.S.]

Hoffman and Kingry initially had the lead instructional role at these conferences, but in May of 2009, they spent four days teaching local Liberians to be the instructors. Subsequently the Liberians presented a four-day conference on their own.

Going forward, these continuing entrepreneurship training activities will be closely integrated with the new microfinance program.

#### MICROFINANCE IN LIBERIA



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President Sirleaf has identified microfinance as a key component in her “Poverty Reduction Strategy”. The Liberian government publication entitled “Donor’s Brief for Investing in Microfinance in Liberia” estimates a nation-wide demand for microfinance loans at 138,000. There are currently approximately 20,000 microfinance loans outstanding.

Liberia has five major providers of microfinance and two smaller organizations providing microfinance. The attached matrix entitled “Microfinance Sector Overview” provides background information on all of Liberia’s microfinance providers. The members of the project development team of Stewart, Hoffman and Kingry have met multiple times in Liberia with each of the active microfinance providers. The purpose of these meetings was to assess the capacity of each organization and to identify the most appropriate local partner for an Alaska-based microfinance funding initiative.

The relationships built during these meetings will be maintained throughout the course of the Rotary-funded microfinance program. These ongoing collaborations will provide important information on industry trends and on the dynamics of the market. However, this Rotary initiative will have only one local partner. The determination was made that the best local partner would be *The Foundation for Women – Liberia*

FOUNDATION FOR WOMEN – LIBERIA (FFW-L)

After considerable due diligence, the project development team selected the Foundation for Women – Liberia as its local partner for the following reasons:

- It has strong ties to the local community and operates throughout the country
- It has strong support from its American parent organization – the Foundation for Women in San Diego
- It has strong leadership. The CEO who established the Liberian program in 2006 – Emily Peal -- is a well-educated Liberian who returned from exile in the U.S. after gaining substantial professional experience. [Emily is currently in the process of becoming a Rotary member.]
- It is a small, flexible and entrepreneurial organization that is very responsive to local needs
- It is a relatively new organization which would benefit very significantly from the support of additional capital. Some of the larger MFIs in Liberia would not be positively impacted nearly as significantly by Rotary support
- Despite its name, the foundation works with men as well as with women.
- Deborah Lindholm, Founder and CEO of FFW is a Rotarian and several members of the Board of Directors of FFW-L are Rotarians as well

Detailed information about FFW and FFW-L is available at <http://www.foundationforwomen.org>

### PROJECT PLAN

The U.S.-based committee that would oversee this program would consist of the following:

- George Stewart, Rotarian and program founder
- Larry Kingry
- Deborah Lindholm, a Rotarian and the founder and CEO of the well-established microfinance institution Foundation for Women in San Diego

The Alaskan Oversight Committee (AOC) will continue to meet periodically to review the project. The AOC will consist of Rotarians Hoffman and Stewart, Mr. Kingry, Lorie Morris, MBA and other members of the community with Rotary and/or business backgrounds.

The Liberia-based committee will consist of:

Emily Peal and two others chosen by Emily (preferably at least one more Rotarian)

The program would be implemented during trips by the members of the U.S. – based team to Liberia. Each of the members of the team travels regularly to Liberia. Key elements of the ramp-up of the project would include the following:

- Increased marketing through existing Liberian communication channels, including word-of-mouth
- Review by U.S. team members of existing community involvement mechanisms
- Development of reporting formats and training in the details of reporting
- Clarification of the terms of the partnership



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- Clarification of obligations to local Alaskan Rotary clubs and to District 5010
- Clarification of process through which interest income may be used for administrative expenses.
- Clarification of loan policies that will apply to loans funded with Rotary funds.

### **Background information (see accompanying documents)**

Microfinance Sector Overview

Donor's Brief for Investing in Microfinance in Liberia

Foundation for Women / Liberia 2008 annual report

RAGM Information Page ([www.ragm.org](http://www.ragm.org))

New York Times Article about micro-finance and training (6/25/09)