



Each year between Thanksgiving and the New Year most of us usually spend some time in personal celebration, reflection, and counting our blessings. As ECHOPPE heads into its 25th year of service we are doing the same thing. Among the many blessings for ECHOPPE this year are these:

- A growing presence in West Africa through the loans program (33,000 loans this year alone to as many women!)
- Increased recognition of our work by other African and international communities
- The many Togolese women whose lives have been touched now speak for ECHOPPE to their neighbors and in more formal venues. They are becoming leaders who want to talk and share their stories.
- A new social media site, www.crowdrise.com is helping us to raise funds for a truck, thanks to Emily Pleadwell, the Manchester University intern who worked with us this summer
- Soybeans as a good protein source have found a niche in the diets of families with the help of new recipes.
- An added focus on small farmers who need help in learning how to improve production through eco-friendly practices
- Monthly neighborhood meetings being held by the loan recipients that seek answers to mutual problems
- The interest of the Togolese government in now providing funds for small loans. A substantial grant from them now allows us to spend more of our time on social concerns that plague the women and the farmers with whom we work.

With all these blessings, there is still a great challenge for ECHOPPE within the African community. The most significant accomplishment of ECHOPPE is NOT the small loan, though it is important. It is the follow-up in social actions that is the “**social secret**” of our success. By creating social actions along with the loans, thousands of women have learned the means for preventing illnesses such as malaria, Aids, and Ebola. They've learned family planning, information on their own rights, how to handle domestic violence, and the importance of participation in the local and collective governments.



Today ECHOPPE also works with the **small farmers** and many of our current efforts lie there. The farmers use small loans to increase the efficiency of their plots of land, but they must also learn proper techniques. One recent example has been regarding the use of herbicides. While herbicides help the crop production, the herbicide containers were being recycled by many of the people into storage containers, oftentimes for the storage of food! So neighborhood meetings with the farmers also involve learning the proper handling of the fertilizers and chemicals they use. They also work on finding less noxious methods for increasing fertility of their >>>





>>> plots, such as soil conservation, composting, etc. They learn about safe water practices, rotating crops to increase nitrogen in the soil, and they have an interest in learning more about solar energy production for their homes. The connection between the farmers in the rural areas and the women entrepreneurs within the city has been mutually beneficial and the benefits continue to grow. Farmers seek to find stable markets for their products and the women need assurances that they will have a supply of grain as they need it as well. With the direct connections, the farmers are assured of good prices and the women are assured of reasonably priced grains to meet their supply needs. A current project for ECHOPPE is trying to raise funds for a grain truck that can transport crops more easily and less expensively than is now possible. If you are interested in assisting in this particular project, visit our Crowdrise website, mentioned above.

About 25 years ago ECHOPPE started with \$2,000 to make loans. The first year we were able to give \$4,000 in loans because as loans are paid back, the money goes out again. Since that time the investment has grown and been reinvested many times over.

The women have formed a cooperative and help to distribute the loans themselves. We continue to provide the social support for them, but now ECHOPPE can turn more of its attention to the

small farmer. The average farmer has about 2 1/2 acres. To fund him (or her since about 50% of the farmers are women) about \$112 is needed for seeds, fertilizers, advice, and the social support, such as we provide to the women in the city, over a 10-year period. For this investment, the farmer is able to more than double his monthly income. That means being able to send children to school, provide better health care and nutrition, and perhaps buy a solar lamp kit to light the home.

As we sign off this year's letter, we have one final blessing to address. That blessing is YOU---- you who have supported our ventures through these first 24 years with prayers and funds. We are a small organization of only about 100 members and 300 donors. Yet in the past 24 years, over 150,000 lives have been touched and changed because of you. We want to continue creating better lives for those at the fringes of society. Can you continue to help us? Can we create the same success within the farming communities of Africa that we have within the women's realm? Thanks to you for all your support. Let's make our 25th year a banner year for not only the ECHOPPE organization, but especially for those we serve. With your help we can do that.....

**We want to continue creating better lives for those at the fringes of society.
Can you continue to help us?**

After 24 years of action, we think that the most important thing we have been able to bring to those lives with whom we work is hope. Hope allows for one to build for the future. The gifts of each and every donor have been part of that action - bringing hope to others ».

Beverly Ott, Olivier Hauville
co-founders



**Joy to you and yours
in this season of peace
and goodwill from your
friends at ECHOPPE**

