

**Gilbert Rotary Club   Regular Zoom Meeting August 30, 2020 7 AM**



**Attendance:** President Debe Mahoney, Donna Backhaus, Bill Nuzbach, Dave Hutchinson, Mike Flores, Mark Grady, Diana Tacey, Curt Ward, and George Pettit.

The **Rotary Moment** this week was a Dig Deep video on the Navajo Water Project. The video tracked why this mission is so very important to us in Gilbert Rotary as well as the other clubs in the District who have also championed the project. This video is also stirring telling the Navajo water story with emotion, yet no narration.

Curt commented that the District has received a Rotary Disaster Grant for the Navajo project. The third year of the project was projected to serve 88 homes, yet because of the pandemic and the quarantine, progress was slow as the needs shifted to diverting \$100,000 for water storage tanks (275-gallon units). The number of homes for the regular water system has been reduced to 66 after the quarantine. They need 500 temporary water storage tanks immediately. Additionally, there needed to be some monetary assistance to pay the folks that deliver the water through July and August. The chapter needs \$7,000.00 to achieve this need. Dig Deep is working with the Dilkon chapter and resolved the problem.





Curt presented two individuals seeking sponsorship for The Rotary Vocational Fund of Arizona.

Sebastian Herrera is a 30-year-old veteran of the US Navy. He seeks our sponsorship to obtain a degree in aircraft mechanics. He needs \$1500 to pay for tools. Sebastian served on two aircraft carriers, the USS Stennis and Nimitz. He is seeking assistance to study at EVIT. Upon a motion made by Curt and seconded by Bill, Dave and Mike, the sponsorship was approved.

Joshua Maltese is newly graduated from Gilbert High School. He obtained a FAFSA grant. He worked previously in the kitchen at McDonalds. He left there and worked for CVS, and promoted to shift supervisor after only three weeks on the job. He wants, however; to be a welder like his father. He is asking for sponsorship for a grant from TRVFA. He is asking for \$2000 to attend EVIT's welding program. Curt made the motion and Bill seconded to approve the sponsorship and all were in favor.

### **Guest Speaker – PDG Abe Feder**

Diana Tacey introduced PDG Abe Feder to the club to speak on the District's involvement in Microcredit. PDG's Abe and Barb Feder are extraordinary members of our District and quite involved in the US/Mexico Friendship



conference.

PDG Abe Feder

Diana was grateful for Abe's support for her non-profit project in Afghanistan. Abe stated Diana was the reason he started traveling internationally for Rotary. What is Rotary to Abe? Two words – *International Service*.

He became interested and involved in microcredit lending when Past RI President John Germ and PDG Sherry Mischel were in office. Sherry asked Abe to chair International Service and the rest is History. After having spent 10 years in banking, microcredit lending interested him greatly.

He shared a film by Roy Beck about immigration -*World Poverty, Immigration and Gumballs*. There are 1 million legal immigrants to the US. In Africa, a country of 650 million people, India with 890 million, China 480 million. In these countries the desperately poor make less than \$2 a day. The World Bank states 3 billion people are considered "desperately poor". We take in \$ 1 million per year. Does it make a difference? Mexico is another desperately poor country. The US takes in the most energetic immigrants but the true heroes are people who stay in their own country and try to improve their life.

Immigration can't take care of the suffering. 99.9% of these good people will never be able to immigrate, Microcredit helps them where they live.

<https://www.youtube.com/watch?v=KCcFNL7EmwY>

Abe saw this video by accident. Corruption is everywhere. Desperately poor countries like Mexico, Afghanistan, Pakistan and Bangladesh, among others, suffer this top down corruption and believe they will never get ahead. Microcredit is an opportunity to make their wealth where they are.

Abe has taken many rotary groups and clubs to Mexico to see first-hand the borrowers of microcredit. When they see what is happening they have no doubt the program is doing what it is supposed to do.



Reports are available on the lenders. The oldest loan has reached \$102,000 and the cycle continues. The delinquency rate, according to Feder has suffered some downturn, because of the COVID virus.

The borrower reaches an agreement with the lender FinReg. Last year, in an independent audit for the Rotary International Global Grant showed exactly what the program gas. He is disappointed that visits to see these lenders have stopped due to the pandemic.



FinReg is the microcredit finance institution in Mexico. The loans cap at \$900 with the average loan being \$300. Businesses that have prospered under microcredit are tortilla factories, boot makers, cheese makers, and seamstresses, to name a few.

In his Power Point slides, Abe shared that Sonora Rotary Microcredit is 7 years old, with 13 offices. Minimum wage in Mexico is \$8.80 per day. Entrepreneurs secure loans and pay the money back. It is Feder's wish to be able to take groups there again to witness the work first-hand. Last year, he took 90 people, some of them new Rotarians...and they have **all** stayed in Rotary.



To receive a loan, the business must have already been in business for 1 year. The loan delinquency rate, before COVID, was under 1%.

Microcredit is the most effective one-on-one anti-poverty intervention developed to date. As for contributions to Microcredit, 100% will be loaned and 97% re-collected.

Fin Reg is the least expensive of all lenders in Mexico. This is a sustainable project that is helping people every day. Many thanks to Abe for sharing his passion for this project, one of the most outstanding programs in Rotary.

*The Microcredit Projects in Hermosillo, Mexico, continue to be very successful. The two Global Grants in Hermosillo, administered by our Micro-Finance Institution (FinReg), have now been closed by RI. They continue to perform well and exceed our long-term goal of 97.5 percent collection; over 85 percent of the borrowers are women, and many are single mothers. We will continue to report the Microcredit Mexico activity on a Quarterly basis.*

*Global Grant #1637450, for our Project in Nogales, Mexico, has been approved by RI for \$88,892, approx. 1,555,610 Pesos, and we anticipate starting FinReg loan activities in Q'18. Currently, the Tempe South RC is the International sponsor, with the host in Nogales—Nogales Sur RC—for RY's 2017/18/19. This project will bring us back to Nogales and bring our activities closer to Arizona Rotarians once more.*

*Future Rotary Microcredit lending projects in Sonora, Mexico, with our MFI Partner, "FinReg", will allow us to expand Rotary Micro-lending to more Sonora locations in 2018/19/20. Possible project locations we are exploring are Agua Prieta, Gauymas, San Filipe and Puerto Penasco. These locations will be reviewed by the Microcredit Committee at the USA/Mexico Conference in October. Key to the next location is establishing a host Rotary club and US International sponsor. All funds collected to date, not dedicated to the Nogales grant, will be applied to this next project once it is established. If you would like to be involved in this decision, please join us at the USA/Mexico Conference. For more info, contact Abe Feder, District 5495 International Program chair.*

<https://rotary5495.org/stories/rotary-microcredit-projects-in-sonora-mexico>

## **Review of July Items:**

Regarding volunteer opportunities with Midwest Food Bank, Mark reported 4 Rotarians (and a few more) are interested to volunteer in person, with the rest interested in a project from home. Details to come.

## **Rotary Peacebuilding**

President Debe reported that Gilbert's application is in and she has applied to participate in monthly Zoom conferences.

What is a Peace Building Club?

## It's Official!

### PEACEBUILDER CLUBS LAUNCH in District 5495

*Peacebuilder Clubs are a growing movement within Rotary*

The “Peacebuilder Club” designation now being offered to Rotary Clubs worldwide. It is designed to further highlight “Peacebuilding” as one of Rotary International’s six Areas of Focus.



### Why Peacebuilder Clubs Now?



Bullying, domestic abuse, gang violence, suicide, terrorism, wars, poverty, injustice ... the types of violence are many, and the need for education and action is great. The vision for the Peacebuilder Club program is to maximize Rotary as an agent for peace and to connect service to Peace. Rotarians are “people of action” who want to do something—not just talk—about creating a safer, more secure world.

### Consider becoming a District 5495 Peacebuilder Club if you want to

- Learn more about Rotary’s rich Peace building history
- Promote education and skill-building in peace and conflict prevention/resolution to our youth
- Help identify and encourage Rotary Peace Fellows - Raise community awareness about Rotary’s peace building work
- Act to reduce conflict in our communities

## Official District 5495 Peacebuilder Clubs have already launched!



- Sun City/Sun City Satellite
- Buckeye
- Peoria
- Glendale West
- Kingman Route 66

### Commitments Made by Peacebuilder Clubs

- Designate one member to serve as the chair to coordinate the club's peace-related activities and programs. This member will also serve as the club's contact person for peace-related communications as a member of a network of Peacebuilder Clubs.
- As a club, become educated on Rotary International's focus on peacemaking and conflict prevention/resolution
- Involve youth in peace-focused activities
- Donate annually toward support of the Rotary Peace Centers, the prestigious schools that help train future world leaders and offer advanced curriculum in peace studies

Look for **Peace Resources information** on the District 5495 website [www.rotary5495.org](http://www.rotary5495.org).

***Join today!***

**Become a Peacebuilder Club ~ Join the network and help build a culture of Peace**

<https://rotary5495.org/stories/peacebuilder-clubs>

### Barb Feder – CALL TO ACTION

Barb is asking Rotarians to help schools in Chandler by donating back packs, masks, hand sanitizer and cleaning wipes.

The club discussed that Gilbert schools are starting virtual instruction soon. What about *Adopting a School*? Towne Meadows Elementary was selected due to the



great connections that have been formed there. George will ask the Principal what is needed at the school

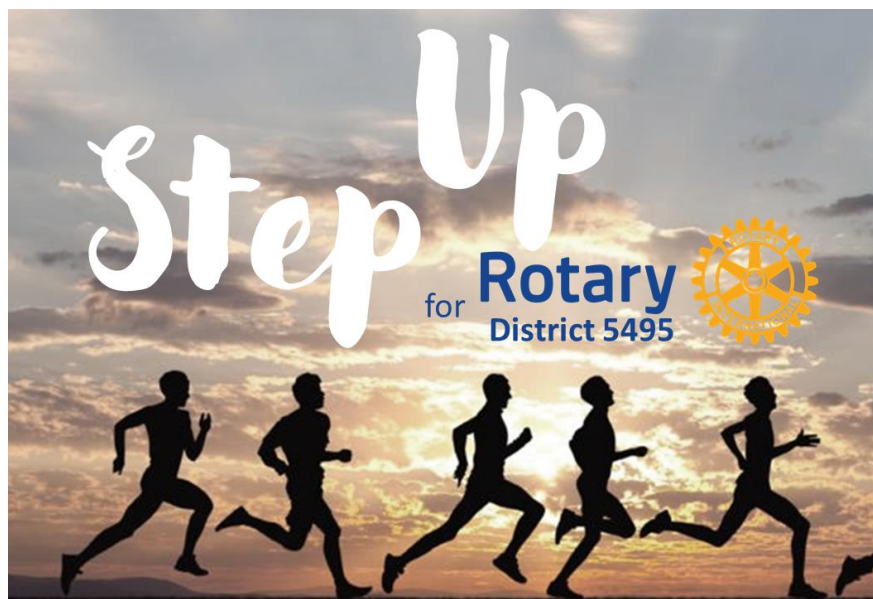
It was also suggested to check out the Boys and Girls Club's needs as well,

## STEP UP FOR ROTARY



**Do you want to raise money** for your club, The Rotary Foundation, Polio Plus or our District's Interact Ambassador Project? Stay tuned! **Step Up for Rotary is underway!**

Debe and Mike have already signed up. Debe has already raised \$200 for her effort. What are YOU going to do????



AUGUST 2020						
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### Upcoming Programs:

**August 6, 2020** – Frankie Joe Rios, CEO of the East Valley Hispanic Chamber of Commerce

**August 13, 2020** –

**August 20, 2020** – Club Assembly

**August 28, 2030** -

**#MaskUpGilbert**



My mask protects you,  
and your mask protects me.