

MOUNT ZION WELFARE ORGANIZATION

**2013-2014 ANNUAL REPORTS & FINANCIAL
STATEMENTS**

ABOUT MOUNT ZION WELFARE ORGANIZATION

Our History And Mission: Mount Zion Welfare Center Organization, Inc (MZWO) was incorporated in 2007 with registration number G. 20965 as a rural focused and centered community grassroots organization by rural women, Persons With Disabilities (PWD) and youth groups to promote rural community development specifically in the areas of Water, Sanitation and Hygiene, Sustainable Livelihood and Education.

Vision: To make marginalized, hard to reach, vulnerable rural dweller subject and object of national development.

Management Structure

A volunteer led, run and managed organization, there are nine independent, volunteer free board who are open, sound, very reliable, thoughtful, careful, curious, and well educated about rural community affairs. Three each represent the three core areas of our activities--Water, Sanitation and Hygiene; Sustainable Livelihood and Education. They receive regular feedback for effective operation. They serve on community boards, charities, churches, and other community service organizations. They are supported by a Vocational Director and three Project Coordinators representing each of the three departments. There are several other experienced volunteer specialist field workers who provide support in each of our three areas of activities.

Our Core Values: Team work, responsiveness, participatory and corroborating networking, higher standards and mutual respect.

Registered Office:

15 Wawase Street,

P O Box 792,

Agona Swedru, C/R,

Ghana

E-Mail: mountzionwelfare@rocketmail.com

Accountant & Auditor:

Ato, Ebo & Co

Chartered Accountants and Auditors

25 Wawase Street,

Agona Swedru, C/R

GHANA

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FROM THE BOARD CHAIR



In a time in which humanitarian crises are increasingly apparent, much attention has been given to victims in the immediate aftermath of crises and instability . While this is important, people of the developing world are also victims of a greater crisis, poverty. The effects of global disparities are widespread and evident; the needs of the poor are commonly overlooked in the light of the most recent humanitarian relief and rebuilding efforts. With poverty comes a host of additional challenges including stigma, discrimination and social injustice. The human rights of the poor are underestimated. As global citizens, they are entitled to have their basic needs met. It is our mission to alleviate the suffering of these populations and to preserve the integrity and dignity of those born into the cycle of poverty.

Mount Zion Welfare Centre for efficiency, has been departmentalized into three specialized areas. These are Water, Sanitation and Hygiene, Sustainable Livelihood and Education. These three areas have been carefully chosen because clean water and safe sanitation underpin health, education and Sustainable livelihoods. They interrelate. In education, our focus is in the areas of childhood education, financial literacy, women literacy and the promotion of women rights.

AWARDS: Five times winners of Excellence and Innovative Gold achievement merit award and Four times winners of the Most Creative and Result Oriented NGO merit awards

Turn over the following pages and read more about what the various Project Officers have for you.

To the hungry, we offer **life**.

To the forgotten, we give **opportunity**.

To the outcast, we foster **dignity**.

To the desperate, we bring **hope**.

With best regards

Mrs. Kate Ansong
Board Chair

FROM THE DESK OF THE PROJECT OFFICER, WATER, SANITATION AND HYGIENE

Poor sanitation, unsafe water and unhygienic practices cause millions of Ghanaians to suffer needlessly from preventable diseases especially rural women and children. Diarrhoea, cholera, typhoid fever remains the most serious of these challenges killing over 200 children each day in rural Ghana. About 98% of diarrheal disease is attributed to unsafe drinking water, inadequate sanitation and poor hygiene. Children in Ghana, especially rural Ghana have about four to five bouts of diarrhoea a year. Even when they don't kill, these diarrhoea episodes can physically and mentally stunt children, affecting them for the rest of their lives. By weakening children, diarrhea, typhoid fever etc increases mortality rates from other opportunistic diseases, including ARI (Acute Respiratory Infections). ARI, diarrhea, typhoid fever together account for two-thirds of all child deaths in rural Ghana.

Millions of other children are made sick, weakened or are disabled by other water-and sanitation-related diseases and infections including cholera, malaria, trachoma, worm infestations and guinea worm disease.

Good hand-washing practices have also been shown to reduce the incidence of other diseases, notably pneumonia, trachoma, scabies, skin and eye infections and diarrhoea-related diseases like cholera and dysentery. The promotion of hand-washing with soap is also a key strategy for controlling the spread of Avian Influenza (bird flu). Our impact is much felt in the rural areas where the people are at greatest risk. In the years ahead, our efforts will be integrated to provide a total preventive approach to address these human enemies.

Accomplishments: 151 water boreholes have been sunk / rehabilitated for 49 rural communities, thus providing access to sustainable safe drinking water year round, 100 units of sanitary toilets have been constructed for 31 rural communities while over 7214 people have been trained as information dissemination volunteers in preventive health, hygiene, sanitation, environmental, nutrition and reproductive health education to sustain and expand our health education outreach programmes

Sample Donors

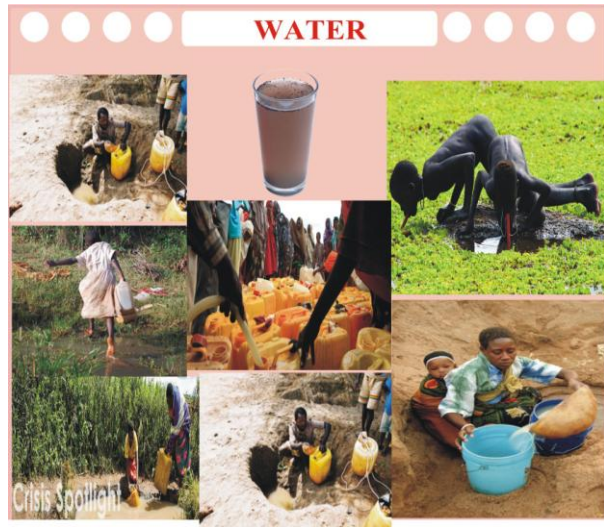
Hilden Trust, London GBP 5000 2013-14 Water, Sanitation, Hygiene, Fish & Vegetable farming at Nkum in central Ghana

Ghana Women Trust GC14000 2013-14 Water, Sanitation, Hygiene & Fish Farming at Women Development Centre

Ghana Youth Trust GC 21400 2013-14 Water, Sanitation, Hygiene & Vegetable Farming at Youth Development Centre

**We want to change these.
Highly polluted drinking water.**

Modern toilet facilities



**How
can
you
help?**

*Donate Time
Donate Money
Donate Talent*





FROM THE DESK OF THE PROJECT OFFICER, SUSTAINABLE LIVELIHOODS

The Sustainable Livelihood framework places unskilled, marginalized, hard to reach rural poor people at the centre of our activities. Closest to the people at the centre of the framework are the resources and *livelihood assets* that they have access to and use. These include natural resources, technologies, their skills, knowledge and capacity, their health, access to education, sources of credit, or their networks of social support. MZWC's Sustainable Livelihoods Approach (SLA) draws on the main factors that affect poor people's livelihoods and the typical relationships between these factors. Our guiding principles are *people-centred, holistic dynamism, build on strengths. promote micro-macro links, encourage broad partnership and aim for sustainability*. Our SLA seeks to promote the creation of cooperative employment opportunities, use of local resources, improvement in the standard of living and economic independence and reduce social tension.

MZWC believes that technological progress alone cannot lead to economic development unless technological breakthroughs are put to economic use by entrepreneurs. It is the entrepreneur who organizes and puts to use capital, labour and technology in the best possible manner for the setting up of his enterprise. But how can the country develop if the large number of our marginalized, hard to reach, disadvantaged rural folks do not have access to training opportunities. This is where MZWO becomes relevant. We promote entrepreneurship at the rural level by organizing, mobilizing and equipping these communities thru the process of cooperative formations in wide areas of job skills training including mushroom and fish farming, piggery, poultry, textile designing and production of soaps, chalk, exercise books, edible oil etc. We also go further to link these cooperative formations to foundry companies who lease equipment and tools to enable a smooth take off while they repay on soft terms by installments.

While entrepreneurship plays a very important role in the economic development, they act as catalytic agents in the process of industrialization and economic growth. MZWO believes that the rate of economic progress of a nation depends upon its rate of innovation which in turn depends upon the distribution of entrepreneurial talents in the population.

Our sustainable Livelihood programme seeks to emphasize the creation of employment opportunities, use of local resources, improvement in the standard of living and economic independence and reduce social tension.

Achievements So Far: 78 small scale cooperative agricultural farms have been established by 24 women, youth and disability groups while over 30,000 vegetable seedlings have been distributed to 41 rural schools for vegetable farming to improve food nutrition. Also, 102 community co-operative micro enterprises (including 31 fishery cooperatives) have been established for 43 women, youth and disability organizations

Selected Funding Sources:

African Women & Youth Organisation US 9500 2013-14 Soap, Chalk & Vegetable Oil Production & Financial Literacy for Rural Women

African Women & Youth Organisation US 5000 2013-14 Soap, Chalk & Vegetable Oil Production & Financial Literacy for Rural Youth

Disability Funds, US\$ 7000 2013-14 Vegetables, Mushroom & Fish Production For Disabled Youth

Ghana Disability Funds GC 9000 2013-14 Chalk & Soap production for Disabled Youth

b

WORKSHOP





POTTERS PRACTICING THEIR SKILLS AT OUR SKILLS DEVELOPMENT CLASS



CHILDREN RECEIVING INSTRUCTIONS AT OUR AFTER SCHOOL COMPUTER EDUCATION CLASS

DISABILITY



THE DISABLED RECEIVING FAIR PLAY INSTRUCTION BEFORE GAMES

FROM THE DESK OF THE EDUCATION OFFICER

Education encompasses our lives; it is the foundation of our society. Education promotes tolerance. It empowers women, improves job opportunities and increases economic growth. It is part of the solution to environmental problems, it saves mothers' and children's lives, some childhood diseases are preventable but not without education. Education helps to stimulate our minds and mould inquisitive minds into intellectuals. Higher learning takes the intellect to the next level, providing a deeper understanding of the world around us. Education, if looked at beyond its conventional boundaries, forms the very essence of all our actions. What we do is what we know and have learned, either through instructions or through observation and assimilation. Education is self empowerment which makes one strong enough to look after oneself in any given situation, It also helps gain sufficient academic qualification so that you are able to get suitable employment at a later stage. Those who have amassed enough education, steer the path of development and progress for their countries. It is these individuals who go ahead and become teachers, scientists, inventors, welfare activists, soldiers, and politicians who work together to form the very backbone of the society. Education and studying regularly gives people of all age groups something substantial and challenging to do. It helps people think and use their idle hours by doing something productive and worthwhile.

Development agencies have found two predictable indicators for longevity among women in developing countries: accessible clean water and literacy skills. Another well-known fact is that in some societies, discrimination exists in educational opportunities based on a gender bias. The consequences become evident in the numbers.

Another consequence of illiteracy is the pressure put upon the population dynamics because of family size. Literate women average 2 children per family while illiterate women give birth to 6–8 children. Literacy then, especially in a language a woman understands, ought to make a difference in her life and consequently in the life of her family.

The following information is supportive to this issue:

Educated women are more likely to use health clinics and return to the clinic if their children's health does not improve. Educated women tend to begin their families at a later age and have fewer, healthier children. A 1% rise in women's literacy is 3 times more likely to reduce deaths in children than a 1% rise in the number of doctors. (Based upon a United Nations study of 46 countries) For women, 4 to 6 years of education led to a 20% drop in infant deaths (Based on the same UN study mentioned above.) Women with more education generally have better personal health and nutrition.

The families of women with some education tend to have better housing, clothing, income, water, and sanitation. At MZWC, we concentrate on financial literacy, adult literacy and early childhood education including after school programmes because these are areas our rural communities are severely handicapped while we give serious attention to the girl child and female adult literacy.

Achievements So Far: 47 cooperative micro enterprise business leaders, 1039 women business owners and 43 secondary schools have received training in financial literacy while 75 women groups have received training in adult literacy education. Also, over 2400 children are beneficiaries to our early school feeding programme. Over the past two years, we have organised over 14 workshops for all stakeholders who enforce abuses and protect women human rights such as the police, magistrates, lawyers, civil defence groups, women groups heads of schools etc and the impact of these activities have been very encouraging. This motivates us to continue to do more.

SAMPLE SELECTED DONORS

Ghana Children Fund GC 7500 2013-2014 Financial Literacy Education for Agona Secondary School

Ghana Children Fund GC 7000 2013-2014 Financial Literacy Education for Agosam Girls Secondary School

Efutu Adult Literacy Fund GC 2013-2014 Women Adult Literacy Project for Methodist Women Fellowship

African Women and Youth Organization US\$12000 2013-2014 Human Rights Education and workshops



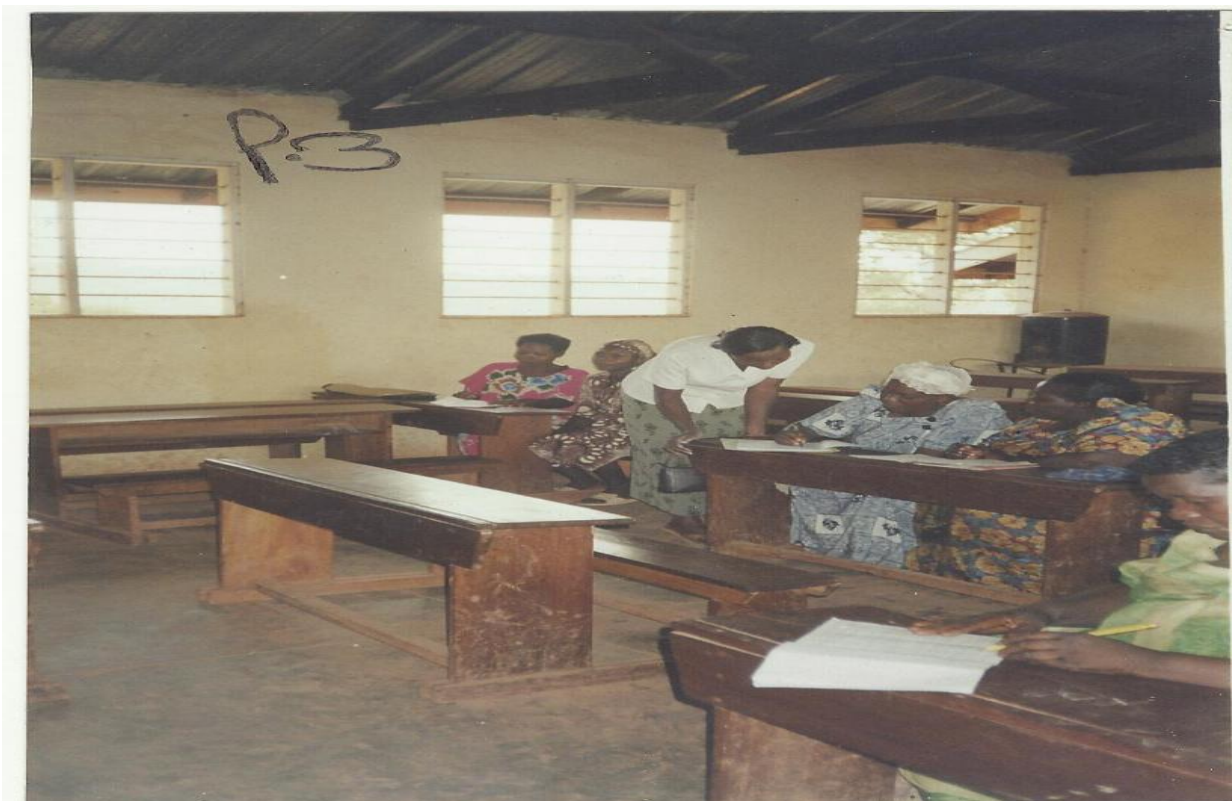
ONE OF THE MANY BENEFICIARY GIRLS SCHOOLS OF OUR FINANCIAL LITERACY PROGRAMME



ANOTHER BENEFICIARY GIRLS SCHOOL OF OUR FINANCIAL LITERACY PROGRAMME

Mount Zion Administrative & Training Offices at Agona Swedru in central Ghana





ADULT LITERACY CLASS



FINANCIAL INFORMATION
MOUNT ZION WEFARE ORGANIZATION, INC
INCOME STATEMENTS FOR THE YEARS
ENDED DECEMBER 31, 2013 & 2014

REVENUE	2014	2013
	US\$	US\$
Membership fees	33000	30000
Donations	46000	45000
Consultancy Service	43000	27000
Fund Raising	<u>55000</u>	<u>42000</u>
	177000	144000
Less Expenses on Raising Income	<u>3000</u>	<u>3000</u>
NET INCOME	174,000	141,000
Less Expenses:		
Projects Executed	156,000	126000
Administration and General Expenses	<u>17400</u>	<u>14700</u>
Excess, Income Over Expenses	<u>600</u>	<u>300</u>

MOUNT ZION WEFARE ORGANIZATION, INC
BALANCE SHEETS AS AT
DECEMBER 31, 2013 AND 2014

FIXED ASSETS AT NET VALUES:	2014	2013
	US\$	US\$
Land & Building	9000	7500
Training Tools & Equipment	100000	120000
Furniture, Fixtures & Fittings	6000	7500
Operational Vans and Bicycles	<u>18000</u>	<u>21000</u>
	133000	156000
Current Assets:	12000	12000
Current Liabilities	<u>(10000)</u>	(9000)
WORKING CAPITAL	<u>2000</u>	<u>3000</u>
	<u>135000</u>	<u>159000</u>
Represented By:		
Accumulated Fund	134400	158700
Add Excess	<u>600</u>	<u>300</u>
	<u>135000</u>	<u>159000</u>

AUDITORS REPORT

We have audited the financial statements of Mount Zion Welfare Centre, Inc as at December 31,2013 and 2014

The Center's Directors are responsible for the preparation of the financial statements. Our responsibility is to form an independent opinion, based on our audit, on these statements and to report our opinion accordingly.

We conducted our audit in accordance with international standards of auditing. An audit includes examination, on a text basis, of evidence relevant to the accounts and disclosures in the financial statements and judgments made by the Directors in the preparation of the financial statements and whether the accounting policies are appropriate to the Center's circumstances, consistently applied and adequately disclosed.

We planned and performed our audit so as to obtain all the information and explanations which we considered necessary in order to provide us with sufficient evidence to give reasonable assurances that the financial statements are free from material misrepresentation, whether caused by fraud or other irregularity of error. In forming our opinion, we also evaluated the overall adequacy of the presentation of information in the financial statements.

The financial statements drawn up are in conformity with generally accepted accounting standards issued to date by the Ghana Accounting Standards Board and are in agreement with the books of accounts which, in our opinion, have been properly kept. We have also obtained all the information and explanations we require for the purpose of our audit. All assets were adequately depreciated. The center has been relying on highly professionally qualified, stable, part-time volunteers efforts in all areas of its activities-both field and administration which greatly reduce overhead expenses..

In our opinion, the financial statements give a true fair view of the state of the Centre's affairs as at December 31, 2013 and December 31, 2014 respectively.

ATO, EBO & CO.
CHARTERED ACCOUNTANTS & AUDITORS
APRIL 2015

