A CASE STUDY IN MONITORING AND EVALUATION: GUATEMALA

PFP began shipping to Fundación Integral de Desarrollo y Medio Ambiente (FIDESMA), in November 1999. The first container of 438 bicycles was sponsored by the Golden Rule Foundation; a second shipment of 519 bikes was paid for in part by FIDESMA and partially by the Koinonia Foundation.

"FIDESMA serves the highland indigenous community of San Andrés Itzapa, Chimaltenango, providing agricultural extension and other education services, small enterprise assistance, and other community development services. PFP shipped the first container based on a brief proposal from the Guatemalan organization. Due to the isolation of the community and the limited financial capacity of FIDESMA, as well as the linguistic and cultural gulf between the two partners, subsequent communication was sparse, and PFP had little idea of the impact of the first shipment other than that FIDESMA desired another shipment - generally a good indicator!"

"Finally, in March 2001, FIDESMA submitted a substantive report. For PFP, it was worth the wait, as the information presented was extensive and appears to justify the investment." Included in the report was a detailed inventory breaking down bikes by category, whether or not they had been sold, etc., per container. The information enabled PFP to better assess its own effectiveness and characteristics in collecting, selecting, and packing, as well as to assess the impact of the bicycles overseas and the potential for sustainability of the relationship.

FIDESMA reported that the project was able to cover its costs, and hence appeared likely to be sustainable. The reported commercial value of the contents of each container ranged from slightly over $12,000 to almost $15,000 (since that time, improvements in packing and the addition of large quantities of valuable new parts donated by the US bike industry has augmented the value of shipments). The reported costs—including not just recurring operating and shipping expenses but also a value-added tax to be rebated and one-time investments in facilities and tools—were under $10,000 per container.

We found out more about beneficiaries. FIDESMA reported that 40% of the purchasers were farmers, 25% students, 30% laborers and tradesmen, and 5% working women. Shop employment comprised a mechanic/shop administrator and mechanic's assistant, supplemented by three full-time apprentices and two part-time apprentices. FIDESMA is seeking a training institute to certify a six-month bike mechanic's apprenticeship course.

Guatemala continues on page 3
President’s Message

Pedals for Progress, as it grows, seeks more information on the impact of the bicycles it ships overseas. PP is no longer "supply-driven" and increasingly able to withhold bikes from recipient organizations not providing reports on activities and impact. Rather, PP is increasingly "demand-driven", having large partners like Afribike (South Africa), Goodwill (Panama), and others. Some of these can take as many bikes as PP produces. Thus, PP is able to respond to those partners who best meet its requirements.

The Board of Trustees wants to know that staff and volunteers are effectively fulfilling the mission, and doing so efficiently. Supporters want the same thing, whether it is in the format of first-person stories, year-to-year numbers of bikes saved from landfills and shipped, or more complex analysis of employment and income generated, job skills provided, health care and education accessed, or overseas community partners strengthened. Foundations and development agencies, in particular, want to know on a systematic basis that the bikes are used for productive purposes and that each program is financially sustainable.

PP’s ability to monitor and evaluate has always been limited. As with any young institution, the first priority of PP has been fulfilling the mission itself — collecting bicycles and shipping them in ever-larger quantities abroad. Scarce funding has gone first to “putting up the numbers,” and establishing a reliable collection, storage, and shipping capacity. Getting the information from overseas partners has traditionally focused on qualifying a candidate, rather than evaluating a recipient. A second constraining factor was size of the partner as well PP itself. In the early days, as a small and unproven organization, Pedals for Progress partnered with small and unproven partner institutions overseas. Some of these prospered while others didn’t. In nearly all cases, however, their capacity to evaluate and report on the use of PP donations was, and continues to be, limited. Like PP, they channel most, if not all, resources, to realizing their service mission.

Yet another historical factor in limiting PP’s ability to get good information from overseas has been the lack of leverage to persuade partners to do so. Not only are/were partners typically resource-constrained, but they knew that PP would continue to ship to them, whether or not they sent any evaluation information, IF they paid the shipping costs. At times in its early years, PP was clearly “supply-driven”. More bikes were coming in, storage capacity was limited, and partners with the money to pay shipping costs were scarce. At these times, PP had to ship, whether or not the recipient agency had submitted any information. And it did.

Fortunately, circumstances are now changing, and PP is steadily improving the information coming in. PP is larger, and now has a staff member who can spend part of his time developing information. Monitoring and evaluation is now a formal part of every shipping/donation agreement. PP’s partners are generally larger, and more capable of generating requested information. Thus, PP is increasingly able to respond to those partners who best meet its information requirements. Now the burden is shifting to PP, to choose the information it needs and the format(s) it will use to communicate to internal and external audiences.

Dave Schweidenback

ROOM FOR GROWTH

Our need for more space and a specialized facility becomes more crucial with each new bicycle shipment and every program expansion. Invest in the economic futures of our growing overseas programs by helping us to serve them better. Please consider making a donation of appreciable stocks to Pedals for Progress today.

For more information, please contact:

Robert Zeh, Treasurer
5 Wood’s Edge Ct., Clinton, NJ 08809-1033 • (908) 735-4237
AFRIBIKE: IMPROVING SCHOOL ATTENDANCE THROUGH BICYCLES

In rural South Africa, it is not uncommon for primary and secondary school students to live many miles from their school, and to spend precious hours walking between home and academics. Few South African schools can afford to offer bus service, or board students. Given the distances to cover on foot, many promising students have little time to complete assignments and help their families. Unsurprisingly, many rural youths cannot attend school, or drop out as they get older.

In an effort to improve school attendance in rural areas, the South African government has initiated a pilot program to distribute affordable bicycles to outstanding students, especially girls. Working with Afribike, a South African-based non-governmental organization (NGO), the National Roads Agency, and provincial transport departments, the National Department of Transportation (NDOT) has launched “Learners-on-Bikes”, with the initial goal of placing 10,000 students on bicycles by mid-2002. Pedals for Progress is the major source of bicycles for this new program, while NDOT will provide $300,000 in funding to cover a portion of shipping, training, and administrative costs.

Learners-on-Bikes will enable primary and secondary school students to purchase inexpensive refurbished bicycles through a combination of cash/credit (minimum contribution of US$12) and sweat equity (assisting the refurbishment and assembly of each bicycle). While the program will exclude no academically qualifying student, it will give preference to students traveling the greatest distances to school. Afribike will offer qualifying students a training course covering the benefits and opportunities of cycling, safety and maintenance/repair issues, and environmental and health-impact of cycling.

PEDALS FOR PROGRESS
MISSION STATEMENT

Vision
Pedals for Progress envisions a day when:

1. North America recycles over half of the five million used bicycles discarded each year, as well as unused parts and accessories for reuse overseas;
2. Poor people in developing countries have bicycles to get to work, obtain services and meet other needs;
3. The bicycle is an effective tool for self help in all developing countries;
4. Trade regulations enhance international commerce in bicycles and parts;
5. Policy makers in developing countries respect and support non-motorized transportation.

Mission
Our objectives are:

1. To enhance the productivity of low-income workers overseas where reliable, environmentally sound transportation is scarce, by supplying reconditioned bikes at low cost;
2. To promote in recipient communities the establishment of self-sustaining bicycle repair facilities, employing local people;
3. To provide leadership and innovation throughout North America for the recycling of bicycles, parts, and accessories;
4. To reduce dramatically the volume of bicycles, parts, and accessories flowing to landfills;
5. To foster environmentally sound transportation policies that encourage widespread use of bicycles worldwide;
6. To foster in the North American public an understanding of and a channel for responding to the transportation needs of the poor in developing countries.

Approved 12/08/96
1997-2001 Shipping Performance

### PFP PARTNERSHIPS AS OF 06/12/01

<table>
<thead>
<tr>
<th>Country, City, Partner Name, Type of Program</th>
<th>#Bikes Shipped</th>
<th>Years</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>BARBADOS</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bridgetown, Pinelands Creative Workshop</td>
<td>4,560</td>
<td>(1995-01)</td>
</tr>
<tr>
<td>Youth development, small enterprise</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>ECUADOR</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Macas, Morona-Santiago, Salesian Mission of the Oriente</td>
<td>1,505</td>
<td>(1997-01)</td>
</tr>
<tr>
<td>Educacion, small business development</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>EL SALVADOR</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>San Salvador, Centro Salvadoreño deTecnología Apropiada (CESTA)</td>
<td>4,540</td>
<td>(1995-01)</td>
</tr>
<tr>
<td>Transport, small business, community development</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>GHANA.</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bawku, Community Welfare Foundation (Comwelf)</td>
<td>451</td>
<td>(2000)</td>
</tr>
<tr>
<td>Rural development, appropriate technology</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Rural development, appropriate technology</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>GUATEMALA</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Chimaltenango, Fundacion Integral de Desarrollo</td>
<td>951</td>
<td>(1999-00)</td>
</tr>
<tr>
<td>Sostenible y Medio Ambiente (FIDESMA),</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Small business promotion, agricultural extension work</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>HONDURAS</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>San Pedro Sula &amp; Guaimaca, Instituto Hondureño de Educación Radial (IHER),</td>
<td>2,342</td>
<td>(1997-01)</td>
</tr>
<tr>
<td>Literacy, small business development</td>
<td></td>
<td></td>
</tr>
<tr>
<td>El Progreso, Yoro &amp; Choluteca, Ecología, Economia, Vivienda y Desarrollo (EcoViDe)</td>
<td>4,176</td>
<td>(1997-01)</td>
</tr>
<tr>
<td>Rural development, appropriate technology</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>NAMIBIA</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ojiwarango, Clay House Project</td>
<td>824</td>
<td>(1997-00)</td>
</tr>
<tr>
<td>Rural development, appropriate technology</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>NICARAGUA</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Jinotepe, Ecoteconomía (Ecotec)</td>
<td>3,731</td>
<td>(1997-01)</td>
</tr>
<tr>
<td>Community development</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>PANAMA</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Panama City, Industrias de Buena Voluntad (IBV) &amp; Panama City Rotary</td>
<td>1,450</td>
<td>(2000-01)</td>
</tr>
<tr>
<td>Transport, small business, community development</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>SENEGAL</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dakar, Association des Bacheliers pour l’Emploi et le Développement (ABACED)</td>
<td>890</td>
<td>(1999-00)</td>
</tr>
<tr>
<td>Community development</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>SOUTH AFRICA</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Johannesburg, Afribike</td>
<td>1,321</td>
<td>(2000-01)</td>
</tr>
<tr>
<td>Small business development, education</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Other shipments between 1991 and 2001 have gone to non-profit agencies in Appalachia, Colombia, the Dominican Republic, Eritrea, Fiji, Haiti, Madagascar, Malawi, Mexico, Mozambique, New Guinea, Peru, the Solomon Islands, and Venezuela as well as other unlisted groups in Nicaragua, Ecuador, Ghana, and Honduras.

1997-2001 Shipping Performance

10,500 year-end projection

TEN YEAR GRAND TOTAL, JUNE 2001: 46,433
THE PEDALS FOR PROGRESS
WORLD UNION
CELEBRATING 10 YEARS OF CONTINUOUS GROWTH AND ECONOMIC DEVELOPMENT
SPONSORED BY THE WILLIAM S. JELIN CHARITABLE FOUNDATION
THE SHAWNEE INN AND GOLF RESORT
SHAWNEE ON DELAWARE, PENNSYLVANIA
WEDNESDAY, SEPTEMBER 5 THROUGH SATURDAY, SEPTEMBER 8, 2001

SCHEDULE OF EVENTS
WEDNESDAY, SEPTEMBER 5
Arrival at Shawnee Inn and Golf Resort • Registration: 4:00 PM to 7:00 PM Hotel Lobby
Cocktail Reception: 8:00PM to 10:00PM

THURSDAY, SEPTEMBER 6
Breakfast Buffet: 6:30 AM to 9:00 AM • Meeting: 9:00 AM to 10:00 AM • Concurrent Workshops: 10:15AM to 12:30 PM • Strategic Centers Exhibition: 10:00 PM to 6:00 PM • Lunch: 12:30 PM to 1:30 PM • Meetings and Concurrent Workshops: 1:30 PM to 5:00 PM • Dinner: 6:00 PM
Entertainment: 9:00 PM to Midnight

FRIDAY, SEPTEMBER 7
Breakfast Buffet: 6:30 AM to 9:00 AM • Meeting: 9:00 AM to 12:00 PM • Box Lunch for Recreational Activities • Strategic Centers Exhibition:10:00 AM to 6:00 PM • Recreational Time: 12:00 PM to 5:00PM • Reception, Dinner and Award Presentation: 6:30PM

SATURDAY, SEPTEMBER 8
Breakfast Buffet: 6:30 AM to 9:00 AM • Bicycle Collection with Stroudsburg Rotary Check-out from Inn by Noon.

Registration/Reservation Form
NAME:______________________________________________________________
SPOUSE/GUEST NAME: ________________________________________________
ADDRESS:____________________________________________________________
_____________________________________________________________________
PHONE: _______________ E-MAIL: ______________________________________

WEDNESDAY TO SATURDAY ACCOMMODATIONS TOTAL $ ______
Includes Reception on Wednesday, Full Breakfast Buffet on Thursday, Friday and Saturday, Lunch Thursday and Friday, 10th Anniversary Dinner on Friday, Full Breakfast Buffet Saturday, all workshops and coffee breaks and all taxes & gratuities. $402 per person (Inclusive) for Single Occupancy; $247 per person (Inclusive) for Double Occupancy.

AWARDS BANQUET AND FRIDAY NIGHT STAY TOTAL $ ______
Includes 10th Anniversary Dinner and Awards Banquet and accommodations on Friday evening and Full Breakfast Buffet Saturday and All Taxes and Gratuities. $135 per person (Inclusive) for Single Occupancy $98 per person (Inclusive) for Double Occupancy

10th ANNIVERSARY DINNER AND AWARDS BANQUET ONLY $39 per person TOTAL $ ______

GRAND TOTAL $ __________

Payment by check ☐ Payment by credit card ☐ (through Shawnee reservations)
To register, a copy of this form must be returned to the Shawnee Inn and Golf Resort, ATTN: THE PEDALS FOR PROGRESS WORLD UNION, P.O. Box 67, 1 River Road, Shawnee-on-Delaware, PA 18356. Payment can be made by enclosing a check or by credit card by calling reservations at 1-800 SHAWNEE. If you pay by credit card this form must still be returned to the Shawnee Inn and Golf Resort.
This form can also be faxed in to 1-570-424-9168. In making reservations by phone, you must ask for the PEDALS FOR PROGRESS WORLD UNION.
For more information on the Shawnee Inn and Golf Resort, please visit their web site at http://www.shawneeinn.com.
AfriBike continued from page 3

Afribike will also oversee the establishment of the local “franchises”, or bicycle sales and service businesses that will refurbish the bikes. These community-owned businesses will be capitalized by bicycles and parts donated by Pedals for Progress and, in the future, other foreign sources.

Each franchise receives the necessary tools and training that will see the retail operation turn into a sustainable micro enterprise after an initial twelve-month start-up phase. Wherever possible, local women will be trained and set up as mechanics and shop managers.

Afribike will recover its initial set-up investment costs, and subsequent (12-month subsidy phase) establishment cost, together with the shipping and import costs of the bicycles, from projected sales income. Each outlet/franchise will undergo periodic three-month assessments to establish its commercial viability. Close monitoring of the program will allow for strategic adjustment in the approach and also yield valuable-lessons for scaling up the initiative. If successful, Afribike, in partnership with Pedals for Progress, will expand the program in 2002-2003, to a network of 80 microenterprise franchises distributing 100,000 bicycles.

For further information on the Learners-on-Wheels Program, or on Afribike in general, visit www.afribike.org.

CREATING HOPE IN ADA, GHANA

I am Lomo Tanihu, now 19, I left school ten years ago when my parents could no longer afford to send me. I cannot read or write. In spite of this setback, I decided then that even if I did not go to school, I would still be somebody. But instead of achieving through learning, I would do it through bike-riding.

Bikes are expensive in Ghana, and my parents were too poor to buy one. One member of my family, my Uncle Tetteh did own a bike, which he used to get to work and to market. From early on, I dreamed of owning one. During my teenage years, I would wake up at 4am so that I could ride my uncle's bike before he departed for work.

Then one day late last year, I heard on the radio that the NekoTech Center was having a bicycle race and ride for HIV/AIDS awareness. I knew little about NekoTech and little about HIV/AIDS, but a lot about bike racing. The best part was that for 2000 cedis (20 cents) every village kid who did not own a bike could ride for the day...and you could choose your own bike!

Princess Asie, the director of NekoTech, explained to us that Pedals for Progress and Johnson & Johnson, helped to bring this chance to Ada. We were also told that the first prize for the race was one million cedis ($150!). I had never ever held that kind of money before! Most people in the village earn 100,000 to 400,000 cedis per month ($15-$60).

I can never forget that day. The whole village came to life; over 1000 kids came to the center. Only the first 250, registering on a first come-first serve basis, could qualify; many were turned away.

I was there first, four hours before the opening of the center. I had the chance to choose the first bike. Over the years, I had learned how to repair bikes. I had taught myself everything I could about bikes. I chose a red and white Schwinn racer, and serviced it. When I signed up, I even received a PfP t-shirt. I took this as a good sign!

I had promised myself that I would win the first prize and buy this very bike! I could feel so much closer to my dream. We had two weeks to prepare. I woke up every morning at 3am to practice for speed and endurance. On January 26, 2001 the biggest day of my life arrived. I did not ride my uncle's bike to NekoTech - rather, I walked—because I was determined to win the race and purchase and bring home my Schwinn. Perhaps you will not be surprised I won the race and one million cedis, ($150) and immediately bought my Schwinn! I did not know whether to ride the Schwinn or to carry it. I have never experienced such joy in all my 19 years. I had now understood the meaning of having a dream come true!

Since that day, my life has changed in many ways. The local radio mentioned my accomplishment almost ten times. I was shown on national TV!! Best yet, I reconciled with my parents. My father asked me to move back into his house. I am treated like royalty now in my father's house. I gave part of my winnings to my uncle, whose bike I had borrowed to become a champion.

NekoTech now employs me to repair bikes and to train other young school dropouts bicycle repairing. I was also elected President of the NekoTech Winners Club, a bike club with a mission to educate Ghanaian youth about HIV/AIDS.

The NekoTech “Save a Million Lives” program has brought hope to many in Ada. Beyond HIV/AIDS education and recreation, bikes are used to produce income. Farmers are taught how to carry produce by bike; women and mothers have been taught to ride for the first time. Children ride to school sometimes over six miles instead of walking. The program has given many families a chance to own a bike for the first time. We are all happy about the program and pray for more bikes to come to Ada.

The program has also brought hope to me. I am now determined to learn how to read and write. I know that with NekoTech's assistance, I can do it!

Lomo Tanihu, Ada, Ghana
COMWELF: DOING WELL IN BAWKU DISTRICT, GHANA

As Pedals for Progress crosses the 10,000 bicycle per year production mark, Africa is receiving more and more bikes, both in total numbers and as a share of overall production. Over the last decade, seven countries in Africa—most significantly South Africa, Ghana, and Eritrea—have received 6,600 bikes, over half of them in the last 18 months since the beginning of the millennium.

In our summer 2000 issue of In-Gear, we featured one of our most promising partners, the Community Welfare Foundation (COMWELF) in Bawku, Ghana, and the process leading to an initial shipment taking place as we went to press. This shipment was sponsored by the Friends of Ghana, a returned Peace Corp Volunteer group.

Because we feel it important to avoid leaving our readers the impression that our partners are temporary or that the glowing hopes reported beforehand are unfulfilled, here is a summary, and a few excerpts, from a subsequent letter and report dated April 15, 2001, received from COMWELF’s director, John Atibila.

Mr. Atibila began providing some basic statistics and the results of a beneficiary survey. The bikes were popular; of 458 bikes received, 420 were sold within six months. The survey revealed that of 25 interviewed, 21 were male, four female. Respondents indicated multiple use; 80% used bikes to go to work on their farms, 72% in going to markets for selling or shopping, 24% in going to school, 20% going to church, 16% going for medical treatment, and 12% for recreation.

According to the report, traders earned 70-100% more income by getting to markets easily and early.

Still others saved money by doing without the local bus. Of those surveyed, 85% claimed having a bike raised their social status and 100% reported that the bikes were “very important.”

Mr. Atibila further stated: “We would like to continue with the bikes project. We now have sufficient funds to order container #2. In addition, we have surplus funds of [$1,000] for our poverty alleviation fund, which provides micro-credit to rural women…Thank you for your donation.”

Specifically, COMWELF is seeking two containers of 450 bicycles apiece per year, with which it will train 10 additional bike mechanics and hold the Bawku Zone First Annual Cycling Competition, scheduled December 2001. The objectives will be to make COMWELF the leading bicycle distributor in Northern Ghana, support community development and employment in the region, and generate increasing revenue from the project, “which can support rural micro-enterprise development to alleviate poverty and ensure food security.” So far, so good! Stay tuned!

PFP TO LAUNCH FACILITY CAPITAL CAMPAIGN

As Pedals for Progress has grown from a local New Jersey volunteer effort adding a few dozen bicycles to a mixed container of donated items headed overseas, to a Mid-Atlantic regional program shipping 9,000 bicycles in 2000, its storage requirements have correspondingly expanded.

Early on, it was Dave Schweidenback’s back yard. Subsequently and for some time, it has been two sets of non-roadworthy old truck trailers, donated by sympathetic businesses.

Now, with a projected 11,000 bicycles passing through the New Jersey and Northern Virginia sites this year, this ad hoc storage and shipping capacity is increasingly strained. Add Pedals for Progress’s increasing success in tapping surplus product—parts and accessories—from the U.S. bike industry, and pilot efforts to ship sewing machines and sports equipment, the need for a permanent, year-round customized facility is becoming acute.

Following a review of projected needs and alternatives, the board of directors has concluded that Pedals for Progress should acquire land and a building combining office and warehouse space.

A preliminary analysis estimates a cost of $400,000. Given the pressing need, the organization has taken $5,000 from operational income and a further $15,000 from the Rolex Laureate prize money to open a dedicated bank account for the purchase of such a facility. This represents a modest five percent of the final requirement.

In September, Pedals for Progress will kick off the campaign to raise the rest of the necessary funds. We’ll have more information for you during World Union, September 5 - 8. We look forward to seeing you there!
A note from GoodWill in Panama

Seventeen-year-old José is the youngest of four brothers born to parents of scant economic means. Since his early childhood José worked at sundry jobs ranging from fisherman to car-washer to help make ends meet at home. His desire to go back to school was so great that he struggled, successfully, to obtain a grant and was able to begin his studies anew. But the time required in attending school reduced his ability to contribute to the family income, and he was considering dropping out of school again.

PFP came to the rescue when José obtained his first-ever bike. He saved money by not paying bus fares and was able to work longer because the easily maneuverable bike makes the trip to school through Panama’s traffic jams in half the time.

Back at work while remaining a student, José has once again become an important provider for the family. He boasts about his new-found luxury so much that his friends tease him about his newly gained mobility in his PFP “automobile”. Definitely a satisfied customer!

--Tom Ford, board member, Asociacion Panamena de Industrias de Buena Voluntad

Since his early childhood José worked at sundry jobs ranging from fisherman to car-washer to help make ends meet at home.

“...traders earned 70-100% more income by getting to markets easily and early.”
- Bawku, Ghana

Make your reservations to attend World Union, September 5 - 8