

The Rotary Sun

...the official newsletter of
the Rotary Club of Grand Cayman Sunrise...



Tue Oct 25, 2011

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26 October, 2011
Vol. 5 No. 16

Editor J.D. Mosley-Matchett
If you have any comments or questions,
please contact the editor.

Club Events

NCVO Donations Appeal
Kirk's Home Centre & Grocery Store
Oct 22, 2011 at 9:00 AM - Oct 29, 2011 at
4:00 PM

Fred Speirs Inter School Debates
Nov 04, 2011 at 1:00 PM - Nov 04, 2011
at 2:00 PM

Weekly Programs

Oct 26, 2011
**Ms Teresa Foster, Mr Pat Randall &
Rotarian Alan**
Junior Achievement and Club Elections for
2012s Board of Directors

Nov 02, 2011
President Andrea and Board Members
Business Meeting

Nov 09, 2011
Mr. Richard Coles
Human Rights Commission

Nov 16, 2011
**Ms Katherine Whittaker and PP Hendrik
van Genderen**
The Rotary Foundation Alumni Living in
Cayman

Nov 23, 2011
Dr Pavlov Rameau
Polio Plus

[View entire list...](#)

Club Elections

October 26th

Positions Available:
President-Elect
Vice-President
Secretary
Treasurer
Directors (7 minimum)

Micro-Credit Gives Mega-Help to Poor Entrepreneurs

A "Service Month" article by:
Rotarian Mellisa Hudell

Microcredit is the extension of very small loans to those in poverty. These individuals often lack collateral, steady employment and a verifiable credit history and therefore do not qualify for traditional loans. It is hoped that these small loans will give impoverished people the ability to become entrepreneurs and generate an income.

Dr. Mohammad Yunus is often considered the pioneer of modern microfinance. He began lending to poor women in the village of Jobra, Bangladesh in the 1970s. In 1976 he founded Grameen Bank, the first modern microcredit institution. Since then, microfinance has continued to expand. Today, the world bank estimates that about 160 million people in developing countries are assisted by microfinance. The United Nations declared 2005 the International Year of Microcredit. In 2006 Muhammad Yunus was awarded the Nobel Peace Prize for his work providing microcredit services to the poor.



Initially, microcredit institutions focused on individual lending. Today group-lending has gained popularity. This is due to the lower costs associated with monitoring group loans. Also, the loan of one participant in group-lending often depends upon the successful repayment of another member. Therefore, repayment responsibility is transferred off of microcredit institutions and on to loan recipients. Women currently make up seventy-five percent of all microcredit recipients worldwide. Grameen Bank found that women have higher repayment rates, and tend to accept smaller loans than men. As

a result, many microcredit institutions would rather give these loans to women.

Sunrise Rotary gives small loans through KIVA. Matthew and Jessica Flannery founded KIVA (meaning "unity" in Swahili) in 2005. Kiva offers loans to microfinance institutions in 60 countries at zero percent interest. These microfinance institutions then screen local applicants and lend money to individuals at an average interest rate of about 19 percent. This is lower than the 35 percent worldwide average for microfinance loans. Currently, 632,364 people have received a loan from KIVA. They have a 98.90% repayment rate.

KIVA
loans that change lives



Save the Date!
**District 7020
 Conference**
Cotes des Arcadins, Haiti
17-21 April, 2012

See the video at:
<http://tinyurl.com/6fjdro7>

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The 4-Way Test

Of the things we
 think, say, or do:

Is it the truth?

Is it fair to all concerned?

Will it build goodwill
 and better friendships?

Will it be beneficial
 to all concerned?

Today's Speakers Junior Achievement

Ms. Teresa Foster, Mr. Pat Randall & Rotarian Alan Brady



Teresa Kay Owen-Foster
Program Director, Junior Achievement-Cayman Islands

Teresa Owen-Foster has been providing volunteer services to the Cayman community for over 17 years. Having sat on the Cayman Islands Cancer Society Board of Directors (12 years) in a variety of positions most notably as Chairperson she has developed a relationship with the community that offers Support, Business Acumen, Knowledge and Leadership. Also having run her own business for the past 23 years she has developed business relationships and integral knowledge of our local community and its needs. Teresa has raised two children here in Cayman, Owen age 20 who is attending Eckerd College in St. Petersburg Fla. and Whitney, 17 years old who attends the Asheville Boarding School in Asheville North Carolina has always been involved in her children's school and personal lives. "Taking up the reigns after Tara McField's great success gives me the enthusiasm to make Junior Achievement of the Cayman Islands a force to be reckoned with." Teresa has also lent her time and knowledge to the Visual Arts Society, The National Trust for the Cayman Islands, The Employment Relations Board, Faulkner Academy/Cayman International School and the Cayman Heart Fund. Giving back to the community is her passion and loving the aspect of working with our youth provides new and exciting adventures ahead for both Teresa personally and the Junior Achievement family. "Encouraging leadership, knowledge, confidence and a strong moral code in our youth today will no doubt make great leaders for tomorrow."



Brian Patrick (Pat) Randall
Vice President, Junior Achievement-Cayman Islands

Originally from England, Pat entered the finance industry after graduating from the University of Wales and has since worked in Canada, Bahamas and the Cayman Islands. He first came to Cayman in 1972 but returned to Canada in 1977. Tired of taxes and winters, he returned to Cayman with his family in 1987 and has lived here ever since, working until his retirement for Coutts.

He first became involved with Junior Achievement in Canada and from the inception of Junior Achievement in Cayman he has been on the Board of Directors. For the past five years he was President and he has been Chairman of the Recruiting and Training Committee for many years. In 2010 he was awarded the Cayman Badge and Certificate of Honour for his work with the organization.

The Rotary Grace

O God and giver
of all good,

We thank thee for
our daily food.

May Rotary friends
and Rotary ways,

Help us to serve thee
all our days.

Important Links

- » [Rotary Club of Grand Cayman](#)
- » [Rotary Club of Grand Cayman Central](#)
- » [Rotary Club of Cayman Brac](#)
- » [Rotaract Club of Grand Cayman](#)
- » [Rotaract Blue Cayman Islands](#)
- » [Rotary Club of Weston](#)
- » [Rotary District 7020](#)
- » [2011 District Conference in St. Thomas](#)
- » [Rotary International](#)
- » [RI YouTube Site](#)
- » [2011 RI Convention in New Orleans](#)
- » [Paul Harris Society](#)

2011-12 Rotary Leadership

RI President:
Kalyan Banerjee

District 7020 Governor:
Guy Theodore

Past District Governor:
Diana White

Asst. Governor - Cayman:
Rosalie Jamieson

Roatan Schools Sanitation Project

*An International Service Project Update from
Director Richard Purdom*

(Please note: Rotary Sunrise was a co-sponsor of the Roatan club in 2010 and is supporting them in this undertaking.)

The Rotary Club of Roatan, Honduras (the Club) was formed in April 2010 with 30 charter members and has grown since to a current membership level of 43. It is part of Rotary District 4250. Information regarding the Club and its projects can be found at www.rotaryClubroatan.com.

In 2010, Rotary District 4250 was chosen as one of the 100 districts within Rotary International to participate in the Future Vision pilot program. This designation provided the Club with an opportunity to develop projects and reach out to other qualified clubs that are interested in participating in projects developed here where funds from Clubs, Districts and Rotary Foundation can be pursued.

The Club's Project Committee was tasked to select one from the several projects under consideration at the time to develop under the pilot program. The project selected is one that will focus on improving the sanitary facilities at five local public schools.

The Club has completed an evaluation of the bathroom facilities at 50 local schools. The report confirms that all restroom facilities in public schools are in some need of repair. Needs levels vary from very little to complete bathroom installations. Total estimated cost to replace and/or repair all 50 restrooms is \$214,000.

They have selected five facilities for the project, which represents \$35,000 of the total. The Club has thus far paid \$2,000 for the engineering study and will commit another \$1,000 toward project cost. The remaining \$34,000 or so is anticipated to come from other Club participants and matching grants from Districts and Rotary Foundation.

The sanitary facilities project was selected because it offers the best opportunity to combine a need in public schools with the Clubs ability to raise the funds and manage the project. The goal is to continue the project until every school has adequate sanitary facilities.

EarlyAct Update

*A New Generations update from
IPP Michael Levitt*

Greta Ecke, daughter of frequent Sunrise guest, Dr. Uli Ecke, visited our EarlyActors on Thursday, 20 October. She spoke to them about her school in Germany, what subjects she does and what sports she played. They then told her about their schooling in Cayman. After discussing the weather and food, the topic moved onto school uniforms! Whereas Greta liked the idea of wearing a uniform (she does not wear one at her school), most of our EarlyActors would prefer not to wear uniforms. A pearl of wisdom from one of our newest EarlyActors: "I think uniforms are good because we are all then equal and no-one is better than anyone else"!

Upcoming events for GTPS EarlyAct: Halloween Party on 29th October; Beach Clean-up followed by a Beach Party on 5th November and Carwash on 19th November. We meet on the 1st and 3rd Thursday of every month from 1:15pm to 2:00pm at George Town Primary School - please join us as you will be amazed by the ideas of our future Rotarians!



2011-12 Sunrise Leadership

President:
Andrea Bryan

President Elect:
Tony Catalanotto

Vice President:
J.D. Mosley-Matchett

Immediate Past President:
Michael Levitt

Secretary:
Frank Balderamos

Treasurer:
Paul Drake

Club Service Director:
Deborah Chambers

Fundraising Co-Directors:
Glen Trenouth
Shannon Sylvestre

Fellowship Director:
John Elliott

New Generations Director:
Deirdre McFarlane

Literacy Director:
Woody Foster

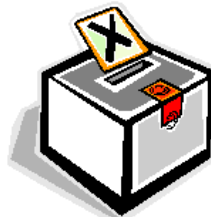
Community Service Director:
Barbara Anley

International Service Director:
Richard Purdom

Public Relations Director:
Christine Sanders

Club Elections Slated for October 26th

Nominations are now closed and the elections will be held on October 26th. Anyone wishing to vote via absentee ballot must contact PP Gordon. The positions open for election to the 2012-2013 Board of Directors are:



President-Elect
Vice-President
Secretary
Treasurer
Directors (7 minimum)

Please refer to our club's Bylaws Articles 45 to 52, which are available online at: <http://tinyurl.com/3tqodq2>

Save the Date: District 7020 Conference Cotes des Arcadins, Haiti

17-21 April, 2012

Watch the announcement video at:
<http://tinyurl.com/6fjdro7>



Sunrise Birthdays & Anniversaries for October

Posted by J.D. Mosley-Matchett on Oct 01, 2011



Member Birthdays

Deirdre McFarlane, 7-Oct
Shannon Sylvestre, 8-Oct
Geoff Mathews, 18-Oct

Tara Handal, 26-Oct

Sunrise Club Membership Anniversaries

Barbara Anley, 2 years on 14-Oct
David Gordon, 2 years on 14-Oct
Conor Jennings, 2 years on 14-Oct
David Watler, 5 years on 18-Oct
Victor Corcoran, 2 years on 28-Oct
Deborah Chambers, 9 years on 31-Oct

Duty Roster for 26 October 2011

Posted by Frank Balderamos on Oct 26, 2011



Greeter – Rotarian Conor Jennings
Grace – Rotarian Pauline McGettigan
4-Way Test – Director Deirdre McFarlane
Raffle – Rotarian Steve Sokohl
Rotary Minute – (None this week)
Sergeant – Rotarian Greg Brooks
Sergeant's Assistant – Rotarian Mellisa Hudell