Rotary Club Calendar

January 15 – 6:30pm Meeting-Hunters Inn
Marcy Fritter - Chrohn's and Colitis Foundation
CROHN'S & COLITIS
FOUNDATION OF AMERICA

The Crohn's and Colitis Foundation of America is a non-profit, volunteer-driven organization, dedicated to finding the cure for Crohn's disease and ulcerative colitis. It was founded in 1967 by Irwin M. and Suzanne Rosenthal, William D. and Shelby Modell, and Henry D. Janowitz, M.D. Four decades ago, the Crohn's & Colitis Foundation created the field of Crohn's disease and ulcerative colitis research. Today, the Foundation funds cutting-edge studies at major medical institutions, nurtures investigators at the early stages of their careers, and finances underdeveloped areas of research. Educational workshops and symposia, together with our scientific journal, Inflammatory Bowel Diseases (IBD), enable medical professionals to keep pace with this rapidly growing field. The National Institutes of Health has commended the Foundation for "uniting the research community and strengthening IBD research."

January 22 - 6:30pm Meeting-Hunters Inn

Michael Zhuang, MZ Capital Management

January 22 - 8pm Board of Directors Meeting

January 29 - 6:30pm Meeting-Hunters Inn

February 5 - 6:30pm Meeting-Hunters Inn

February 10 - 7pm Manna Food Center

February 12 - 6:30pm Meeting-Hunters Inn

February 19 - 6:30pm Meeting-Hunters Inn

District Governor Elect Paul Frey

February 26 – 6:30 pm Meeting-Hunters Inn April 25 – 6:30 pm Potomac-Bethesda Rotary Club

International Night at the Austrian Embassy

January 8 Meeting Report

The first meeting of the new year found both the President and the President Elect on business trips to the west coast, so the honor of running the meeting went to Nabil Bedewi who did an excellent job. Nabil



read a letter received by George Mattamal from the orphanage in India thanking our club for its support (the letter is reproduced on page 3 of this newsletter). There will be a board of directors meeting on January 22. The International Night has been set for Saturday, April 25 at the Austrian Embassy. Visiting

Rotarians were Vijay Khetarpal, immediate Past



President of the Potomac Club and Mark Dreibilbus, also with the Potomac Club. Vijay reported on the Andrew Winters Memorial Togo Project fundraiser which raised \$4400 in November. He described the amount of effort required for people in Togo to travel four to five kilometers to fetch water for the family. The overall project

to provide villagers access to clean water is \$80,000

and they have received a donation from the Annapolis Rotary Club. Mark provided information on a fundraiser "Dance for the Ranch" coming up on January 30 at the Gaithersburg Hilton. Proceeds benefit the Mission Ranch Orphanage, Citi Soleil, Haiti. More information is found on page 5 of this newsletter. Alex



Siegel was the guest speaker who described the microfinance project that was set up by students at Georgetown University with the strong support of Potomac-Bethesda Rotary Club. Hilltop Microfinance is a nonprofit 501c3 organization in Washington DC that



is independent of the university and run by students. Their mission is to alleviate poverty through microfinance by making small loans to poor individuals who don't have access to other funding sources. Alex said that the Hilltop lending policies have been finalized and client outreach has begun. He distributed several handouts for our Rotarians to review including a

Client Policy Manual, Application Form, Quiz and Part 1 of the Training (the last item is reproduced on page 4 of this newsletter). Alex has spoken at homeless shelters to recruit clients and there were ten at McKenna Center showing interest. Several of our Rotarians made suggestions to improve the probability of success. Alan Grant suggested other contact sources

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such as Craig's List, flea markets and vending sales as a source of persons with an entrepreneurial spirit

already being demonstrated; a microfinance loan of up to \$1500 can really help them become more successful. Welcome back to Caesar Kavadoy who suggested Entrepreneur Magazine as a source of information to determine the needs of Hilltop's prospective clients. Happy Dollar Report: \$47 was collected for the



Potomac-Bethesda Rotary Foundation and \$10 for PolioPlus.

Congratulations to Jason and Sarah Hamel on the Birth of Their First Child!



Payton Catherine Hamel was born December 10th, 2008, at 5:26 p.m. weighing 6lbs 9.9oz. Payton was born after 36 weeks and 5 days, which means that she is considered a premature baby, but only by two days. Everyone is now doing well and we are beginning to resume our normal life. I hope to attend the next meeting. As a proud father, I have to share at least one picture, so I hope you enjoy. See you next week.

Yours in Rotary, Jason Hamel

Greetings from Around the World from Former Potomac-Bethesda Rotarians

From Smiljka Soretic in Venice Florida...

Dear all,

I am glad to see that our club is doing well and everybody looks good.

We have celebrated New Year with family. My grandchild was with me and that was my greatest happiness. It is very nice and warm in Venice so we are outdoors all the time.

Regards to all from Smiljka and Fedja



Greetings and Best Holiday Wishes from Ahmet Yücel in Turkey...

Dear Rotarian Friends,
I hope this e-mail finds you all healthy and peaceful.
I wish you all Happy Holidays and a Happy New
Year!

Warm Regards, Ahmet Yücel

Thank You Letter from Orphanage in India

Hon. President and Club Members,

Sincere thanks and high appreciation from Sr. Valeria and Sr. Rose Mary, children of St. Teresa's Convent and Sirumalar Convent, etc.

It is good to see the photos of our Home, your work in Rotary Club and the Club News also. It is much inspirable to us to activate our work on rootedness. Thank you for your unexpected services to the needy one. We have received the money sent through your club with thankful heart. Dear President we have high regards to you and very grateful to our brother George who had visited us and submitted the general overview of the current status of our Home to you and the Rotary club members. Mr. George, spending with us for a day, analyzing the present situation, he could identify the needs of our orphan kids.

Let me brief you something about our kids. Our children are very cute and talented. Though they are abandoned and neglected by society; they are enriched by various kinds of knowledge, based on science, social awareness and other Education. Extra curricular activities such as playing harmonium, violin, guitar, and folk dances are also given to the students. They are very much involved with Government oriented Programmes, Tamilnadu Science Forum and Social Awareness Programs. Being participated in all District level competition, they are very often getting prizes for their achievements.

They had done a research work upon Waste Management and Global Warming and are awarded for this work by Science Forum. Some students are given the title "Young Scientist". Radio Programs, Awareness Programs in the stages are also highly appreciated by the public. In the Educational Level Our School received first prize among the 53 schools for the merit talented test. Unfortunately we are unable to provide them quality Education because of our poor economical condition.

If we give them computer and technological Education, they will become the shining stars of the Nation: they can give life and light for many destitute children. But they do not have fundamental facilities. Children are using the school as their stay at night. The current sleeping accommodations are substandard. The children huddle together on concrete floors with minimum mats for 135 to share. Since there is no separate hall to sleep, the grown up boys are sleeping in school veranda. No blankets are there to fend off the chill. The lower levels of hygienic conditions also are spreading infections among the children. Not much lavatory facilities which causes many diseases.

Our Home is situated in the hilly area; the children are suffering a lot due to mosquitoes, dogs, snakes and other insects. The expenditure of each month is approximately Rs 350000. In that our congregation also contributes Rs 10000 per month, for their food. The local landowners also provide some money occasionally. We get temporary loan from local people. As it is the meager income, we cannot provide healthy food for them and not able to maximize their health and all potentials. Currently the increase in the operational fund is required to get necessary food items. Our Home is in search of sustaining the financial assistance. Considering the necessity of the orphan's development in all levels, stretch-out your helping hand to these downtrodden ones. We kindly request you to contribute Rs 30000 per month to meet their both ends. If you are more kind enough please provide the bathroom facilities too. Your timely financial assistance would definitely rebuild, reshape and remold their lives. May God shower upon you His blessing to do His mission well.

I cordially invite you and your wife to visit India especially to our home staying with us for our week experiencing the natural beauty of Surulacode, which is situated by small cliffs. When you visit Srilanka please do come to our nation which is closer to Srilanka.

With Prayers

Sr. Rose Mary Xavier
SIRUMALAR HOME FOR CHILDREN
SURLACODE
MUKAMP ALA P.O., - 629 164
K.K.DIST, TAMIL NADD.
Telephone 289310

The Hilltop MicroFinance Initiative Excerpt from Part 1 of the Training Program

Introduction to Training and Hilltop

- 1. Training: What Needs to be Accomplished
 - Learn about each others' businesses and Hilltop
 - Pass Certification
- 2. The Mission of Hilltop
 - Support individual businesses through loans and education
 - Develop a business community in Washington
- 3. Philosophy of Hilltop
 - The idea of micro-credit
 - Group lending process
- 4. How Hilltop Works
 - What we provide
 - How you get your money
- 5. Our Clients
 - Examples of past clients of similar institutions
 - Ingredients of success
 - Hard work
 - Organization

Outline of Rules and Regulations

- 1. Groups
- 2. Centers
- 3. Loans
- 4. Loan Eligibility, Application, Review and Disbursement
- 5. Loan Repayment
- 6. Group Fund
- 7. Future Loans

Hilltop Guide to Writing a Mission Statement

1. Why mission statements are important:

It is important for every business to develop a clear mission statement. Writing a mission statement will force you to think about the fundamental vision and purpose of your business.

- 2. Introduction to our sample business: Midnight Coffee
- 3. What goes into a good mission statement:
 - a. The name of your company: Midnight Coffee.
 - b. The type of service or product your company provides: Late night coffee.

- c. The general customer type your company caters to: Students.
- d. The geographic market your company will operate in: Georgetown University Campus, surrounding streets.
- e. The specific customer type your company will serve: Students who are up late and can't get coffee anywhere else.
- f. Your company's primary goal in providing its product or service: Create customer base of late night individuals.
- g. What, specifically, makes your company superior to your competitors: Good coffee, open late; no other coffee places stay open past 12:00.
- h. How, specifically, your company will achieve its goal: Marketing to local students, good street location, friendly service and cheap prices.

Sample Mission Statement

Midnight Coffee provides coffee to Georgetown students and neighborhood residents. Our geographic market is West Georgetown, bordered by M Street and Wisconsin Avenue. We are targeting the large student body from Georgetown. Our specific customers are students in need of caffeine to stay awake late at night, particularly Georgetown students given our first location. Our first priority is to provide students with an option late at night other than energy drinks to help them stay awake. We are superior to our competitors because we operate specifically between 9pm and 5am, when all the other coffee shops are closed and the only other option for caffeine is an energy drink. We will achieve our goal by offering high quality coffee at a convenient location late at night when there are no other coffee shops open. We will market through postering, advertisements in student publications, and word of mouth. Our convenient location in the heart of the campus, nearby the only all night eateries, will attract us attention quickly and easily. Our low prices and high quality coffee will show students that Midnight Coffee is a viable alternative to Starbucks, Saxby's, and other similar cafes.

> Website: hilltopmfi.org Email: info@hilltopmfi.org

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Rotarians Unite!

18 December 2008, International Alliances Blog at WordPress.com I attended this luncheon meeting Leadership Across Disciplines-Featuring Edwin H. Futa, General Secretary-Rotary International. The Rotary club is an amazingly international organization with 33,000 clubs in 200 countries. Bill Gates' foundation made a \$100,000,000 donation simply because he couldn't replicate the scope of the organization himself. Rotary has official observer status at the UN. Rotary Clubs are well-known and respected in many countries. Small businesses can learn a lot from them. Here's what Ed had to say:

The organization got it's name (founded in Chicago) by rotating luncheon meeting locations. It's a very decentralized organization of autonomous clubs. Their motto is to be an anchor in the community and work quietly but effectively. The main community service project is the eradication of polio, which was initiated by a club in the Philippines, filtered upwards, and was adopted by the whole organization. They only embark upon projects which are doable and measurable. They've been successful fighting polio in that 22 years ago there were 1000 new cases/day worldwide, and now there are only 887/year in 4 countries. They considered trying to be everything to everyone, but decided against risking becoming nothing to no one. Their next project could be focused on clean water, which would solve 11 diseases, or possibly the education/literacy of women in developing economies. They are seeking partners to help them achieve these goals, such as working with Coca Cola on clean water because Coke plants can pollute & they want to work together to eliminate their pollution. Another obvious goal is increasing membership, but a challenge to that is they have to respect the wishes of international clubs. For example, they need/want younger members, but some clubs want them to remain old boys clubs (some still don't admit women), so they just let others open new clubs which will admit younger members.

Rotary Clubs have moved way beyond a bunch of old rotund white guys meeting for lunch. Small businesses can learn a lot from what Rotary has done and how they do it. This event was arranged by The Young Executives Club.





Ball Room, Swing Jitter bug, Twist

Motown, Big Band, Love ballads

Electric Slide, 80s & 90s

Benefits Mission Ranch Orphanage Citi Soleil Haiti.

7:00pm Cocktails & Silent Auction

8:00pm Dinner Service

9:00pm Dance Floor opens

9:30pm Silent Auction Ends

9:30pm Dancing & Rotary Fellowship

Date January 30th 2009

Time: 7:00pm - 11:00pm

Location: Gaithersburg Hilton

Tickets \$65.00 per person \$75.00 day of event