TRUSTING

The Independent Financial Advisor



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€35 - N°8 - July/December 2015

Join CIFA's XIVth International Forum in Monaco on May 31-June 3, 2016

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XIIIth International CIFA Forum

PUBLIC DEBTS, & DEFICITS, UNRESTRAINED TAXATION, WHO WILL PAY?

22nd-24th April 2015, Monaco, Hôtel Hermitage

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Les Echos



In his opening speech of the 2015 three-day conference, CIFA's President Mr. Pierre Christodoulidis said loud and clear how courage and freedom go hand on hand to ensure the latter is not compromised by crises and to prevent the resulting power grab by governments and regulators. Deep go the banking model transformation, dehumanization and greed, whose effects are the proliferation of financial products, often toxic, combined with the phenomenal acceleration of brokerage transactions realized by algorithm-driven trading operations between powerful computers. The model keeps producing banks larger in size than States. In case of default, these "too big to fail" (TBTF) banks are being saved by taxpayers' money, thus letting central banks de-facto grab a fiscal power they never were entrusted with and which is the exclusive prerogative of a State. Wrongdoings and failure to perform their supervisory role can clearly be attributed to the authorities in place. But, if State policies failed, why should savers be accused of all crimes? Destroying the private sphere is not the cure. In conclusion, Pierre Christodoulidis called on all trade associations, members of CIFA, to combine their best ideas and efforts, and to act in concert in order to prevent more destruction of private values and basic principles, as well as to preserve the private sphere from being totally cannibalized. Throughout the three-day conference, these themes have been scrutinized from several angles. The aim was to prevent unintended consequences from severely impacting the social tissue of our economies. Readers might find the full text in the editorial pages (7-French, 8-English, 10-German and 12-Russian) in the current issue of TRUSTING.

An interesting agenda in the first day, which included interventions by high

Pierre Christodoulidis

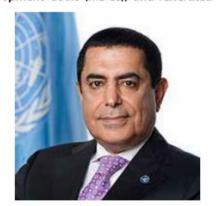
CIFA's

Executive Committee

President



representatives of the United Nations, began with a remarkable text of H.E. Nassir Abdulaziz AL-NASSER, High Representative of the UN's Alliance of Civilizations - UNAOC. The speech was delivered by Ms. Hanifa Mezoui. The message focused in particular on "the bedrocks of the United Nations' development agenda, already embedded in the Millennium Development Goals (MDGs), and reiterated



in the 2015 Sustainable Development (SDGs) Agenda: partnership with the private sector and the civil society. It is within the framework of global partnership that the impact of an organization like CIFA is fundamental to the ability of the United Nations to support sustainable development. ... The importance of CIFA was just recently recognized by the United Nations when the Economic and Social Council (ECOSOC) agreed to upgrade the status of CIFA from special to 'GENERAL consultative status'. This status allows CIFA to interact directly with the United Nations during thematic debates, a privilege reserved to a handful on non-government organizations." The speech conclusion pointed to how importantly the United Nations and the Alliance of Civilizations are committed to working with CIFA to advance the universal goal of peace and economic prosperity.



Extremely insightful was the intervention of Mr. Jean CASTELLINI, Minister of Finance and Economy in the Principality of Monaco, who detailed the attractiveness of the principality to all, including finance. "I know that 'trust' is a fundamental principle for CIFA, also highlighted by the magazine TRUSTING shown on the back of the conference program. Trust is what exists and maintains the business relationship between independent financial advisers and their clients. Monaco inspires trust with "sound" public finances." ...Mr. Castellini said, while debating as well taxation, fiscal transparency and exchange of information, a whole set of international rules and regulations to which Monaco complies fully since 2009, under the firm stewardship of Prince Albert.

The UN round-table, moderated by Ms. Hanifa MEZOUI (PhD, Senior Advisor Humanitarian Affairs and Civil Society, United Nations' Alliance



of Civilizations 'UNAOC; New York City), focused on managing the transition from Millennium Development Goals to Sustainable Development Goals.

H.E. Ambassador Elshad ISKAN-DAROV (President, ICYF-DC, Istanbul, Turkey), focused on how the economic and social challenges, which the next generation will be facing particularly in the OIC (Organisation of Islamic Cooperation, the second largest inter-governmental organization after the United Nations which has membership of 57 states spread over four continents) Member States, ideally fit with the overall design of the SDGs development framework.

He defused some widely perceived misconceptions, but also made clear that



youth unemployment, which is only in MENA region standing at 28% against the world's 12%, is a real challenge for the future. We should all be concerned that, while about 100 million predominantly young people in the Middle-East and North Africa, called the MENA region, enter the workforce, only 25 million are expected to get sustainable employment. Other than underlining the limitations of job capacity in these countries, these figures should particularly ring a bell that the current historic migration might only get worse going forward.

"The Forum is addressing one of the most pressing issues of our time. That is the issue of not only securing our future, but the future of many generations to



come. The fundamental question is: can we mortgage the financial, ecological and social future of the succeeding generations?" ...were the first words of Mr. Navid HANIF (Director, Office for ECOSOC Support and Coordination, Department of Economic and Social Affairs 'DESA', United Nations), who went on with an extensive description of the need to move from a fixed to a growth mindset, open and altruistic, global and working towards the collective good of people and the planet. We learned about the five "I"s of the SDGs, which are: Inclusion, Integration, Investment, Innovation and Implementation.

The Philosophy of "LACKS" was one of the various topics on which Ms. Ruth ENGO BAMELA (President of African Action on AIDS), focused. A full article, available on pages 110-115 of the current issue of TRUSTING, goes into greater detail also about how effectively the AAA community organization aims for behavior



change, to complement what money can do.

Equally insightful and highly informative were the views expressed by Dr.

S. William GUNN (International Association for Humanitarian Medicine Brock Chisholm, Geneva, Switzerland), who mentioned as well the global initiative called Essential Surgical Care (ESC), which can be performed by non-highly-specialized surgeons and



which requires non-highly specialized material and medical equipment. i.e., another way at boosting UN Millennium goals and at auspiciously beginning the Sustainable Millennium.

Me François LORIOT (President, Bar Association for Inter-Governmental Organizations and Vice-President AIFOMD, UN-MDG Training) stressed out the uniqueness of the MDGs' concept in the history of Humanity and equally important as the Humanitarian Charter both for the XXth and the XXIst century. If out of 100 million of young



people coming out of university in the Middle-East 80% of them are not able to find an employment, looking at Africa, there are well more than 100 million of people across the continent with no opportunities to look for in a future, the whole context is then propitious for social and economic exclusion, which in turn might lead to civil wars and terrorism. "Economic development and job creation have become complex issues which we must urgently address at a time when we attempt to move from MDGs to SDGs" ...he said. He then added a sixth "I" to those proposed by Navid Hanif, which is Initiative.

Taxation and automatic exchange of information, a reflexion aimed at preserving the private sphere from being stripped of its most essential asset "Privacy", was covered by international experts. Prof. Xavier OBERSON



(Professor of Swiss and International Law at the University of Geneva, Partner at Oberson Avocats, Geneva Switzerland), discussed what he called "the battle of models". "America succeeded with its unilateral system (FATCA) in developing a world standard now designed by the OECD" ...he said, while expressing deep concern about a number of issues (lack of the legal basis and the proper technological tools) that might prevent the enforcement of new regulation to be



harmonized at the global level. Ms. Stephanie JARRETT (Partner, Baker & McKenzie, Geneva Switzerland) expressed deep concerns that, while governments can collect, exchange, and receive information, it is not clear what they are going to do, or not do, with that information in the countries where individuals and entities are tax residents. "The uses of this information are a real problem. How to be sure that this highly sensitive information is going to be properly sealed and protected?" ...she insisted, while at the same time ringing the warning bell for advisors since their responsibility is to look very carefully at reporting issues and control of information issues, as well as about all the information that can come out from the various countries. "The issues for the future are privacy and business confidentiality, not the amount of tax paid".

Ambassador Alexis LAUTENBERG (Chairman of the Swiss Finance Council, Senior Poli-



cy Advisor at Steptoe & Johnson, Brussels, Belgium) mentioned how the approach to international tax cooperation has been rather eclectic and bottom-up, especially as the OECD blatantly took the coordinating role of defining the rules of the game. Furthermore, there was a change of paradigm, in 2008, when a joint EU-US initiative laid out the basis for launching the G20 at the States' level. "From that moment on, the approach was maybe misused and became highly political" ...said Ambassador Lautenberg... as "there is, of course, a relation between the role of the G20, FATCA and what eventually has been delivered by the OECD as common standards."



Totally opposed to the overt OECD hegemony in terms of automatic exchange of information was Mr. Adolfo Enrique LINARES FRANCO (Partner, Tapia, Linares & Alfaro; President Aegist Asset Advisors Inc.; President Chamber of Commerce, Industries and Agriculture of Panama; Nice Minister of education in 2001-2004), because it is "a matter of sovereignty. States are sovereign. The economy and taxation are domestic issues." According to Panama, The OECD is acting in violation of the most basic principles of international law and international standards.

The first day round of discussions were concluded with two more interven-

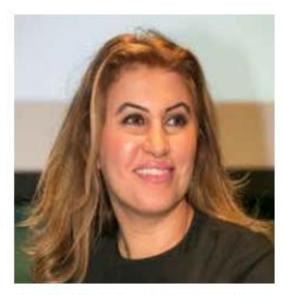


tions. First, by Mrs. Amel MERABET, a young corporate jurist, who discussed the fiscal equity principle and the role of the legal adviser in the new context of fiscal transparency. Such a role is essential, as the financial world faces the challenge of the century.

Lastly, Matthieu RICARD (PhD, Humanitarian, Buddhist Monk, Photographer and Author), explained how altruism is totally
compatible with modern economic
systems. "After being immersed for
thirty years in the study and practice
of Buddhism I was involved in research
projects in psychology and neuroscience, it became evident to me that "altruism" was the best answer to the bia-

gest challenge of our times: is altruism compatible with the modern economic system? Not only it is compatible, but it is definitely essential and a cardinal value of human life." ...he affirmed right away. He insisted on how wrong it is to run economies based exclusively on the "voice of reason", because it can only lead to wrong conclusions. He then explained how effectively altruism is a multidimensional concept linking the emotional experience to cognitive altruism, wisdom and reason. In other words... "the voice of reason must be complemented with the voice of "care" in order to come up with economic decisions that are beneficial to the society at large." ... as he admits being very inspired by the concept called "caring economics" promoted by Dennis Snower, the founder of the Global Economic Symposium (Kiel - Germany), as well as the need to value the fate of others and focus on qualitative growth instead of keeping on continuing this endless growth, endless use of material resources, and so on. "Undoubtedly, there is an impelling need for a responsible decision-making process and for a caring and responsible economy, where finance is at the service of society and





not society at the service of finance. It is a great challenge, but deeds by all, such as CIFA's focus on business ethics, are extremely important." ...he stressed, while pointing to the need for cooperation, synergy and interdependence to replace individualistic free-riding and selfishness.

The second day of CIFA's 2015 International Forum was chaired by Ms. Hafaf KONJA (Spokesperson for the President f the United nations General Assembly 68th Session, New York City, USA). Her opening remarks focused on leadership (executed with moral conviction) and humanity (as people). "CIFA is a prime example of a leader with conviction because it serves as a gateway for open, honest, informed and responsible discussions. It provokes dialogues that speak of the importance of elements such as human morals and values, compassion and our connectedness just as it does on the largest domestic and global financial issues striking our world today."

Managing Goals to Sustainable Development Goals: What Will It Take?

This article is based on the presentation made by the President of AAA during the 13th International CIFA Forum (22nd – 24th April in Monaco). The mere presence of a Community organization like AAA in the Forum is already part of your answer to the lead question of this session:

WHAT WILL IT TAKE TO MANAGE GOALS TO SUSTAINABLE DEVELOPMENT GOALS?

Here, we are all encouraged to "evaluate" the MDGs, "identify", and then prepare ourselves to "manage" Sustainable Development Goals.

We can do it,

- If we combine global thinking, local thinking and various other efforts;
- If each partner global or local is encouraged to impact the scaling up of the whole process, taking in consideration the fact that failure at any level has repercussions on the global.

As the first Executive Director of UN-AIDS, Peter Piot, wrote a few years ago (Preface of the Global Framework on HIV/AIDS in 2001), "The only way the epidemic can be reversed is through a total social mobilization. Leadership from above needs to meet the creativity, energy, and leadership from below joining together in a coordinated program of sustained social action".

Based on the above understanding, I will address to the following issues:

- · What we learn from the MDGs
- How many SDGs and Why should HIV/ AIDS be chosen as a lead goal?
- Impact of AAA activities including

Family Planning and the new Concept of Donors the 21st Century.

A) What We Learn from the MDGs

MDGs as I said last year, did measure progress through a series of LACKS:

- · LACK of water
- · LACK of health
- · LACK of education
- LACK of life for Mothers and Children...
- LACK of initiative, because there was a global perception in the year 2000 that "materially poor people" could only be at the receiving end, as they seemed to have nothing to offer.
- LACK of Money: Materially poor people, perceived as those who lack what money can buy, was not only wrong, but it removed the indispensible individual and community strength that lead to "local appropriation of developement" and its "sustainability" that we all officially call for today!

When local conditions are favorable, FOREIGN AID, PUBLIC AND PRIVATE MONEY definitely act as a booster. But the many assessments of MDGs show that the "Philosophy of LACKS" brought out the expected fruits based on the law of attraction. WHY? Because the MDGs, that depended on foreign/public/private money rather than behavioral change, were almost reached.

The Economist of March 28th 2015 indicates that "... Over 2.3 billion people got access to improved drinking water between 1990 and 2012 as countries built treatment plants. The targets for Malaria and Tuberculosis are also likely to be hit, thanks to ambitious public health programmes... But



Ruth Engo Bamela

President
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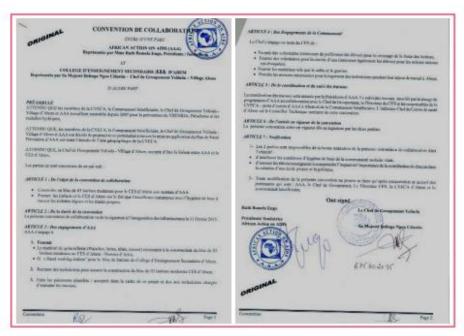
RUTH ENGO BAMELA is, since 1991, the President of African Action on AIDS (AAA), NGO in special consultative status with UN - ECOSOC. Her activity focuses on Preventive Health starting with AIDS, Malaria and Water borne diseases that affect 80% of People who visit medical centres in her country. Her approach emphasizes individual and collective responsibility of concerned communities. She focuses on rural areas and girl orphans whom she considers as "Agents of Change, not object of AID". After earning her doctorate in Social sciences from Paris University, she served as Director of Labour of Cameroon before joining the UN Secretariat in 1984. At EXPO 2000 in Hannover, Germany, she presented a paper in Global Dialogues series on "The Role of the village in the 21st Century". Since her retirement, she devoted all her time to the development of AAA. Her membership includes the Club of Rome since 1991, and the International jury of Futuroscope in Poitiers, France. She received an Honorary Doctorate from Wilson University (Pennsylvania, USA 1992). Since 2014, AAA partners with CIFA in the Implementation of the new Post - 2015 UN Development Agenda.

cutting maternal and child mortality means treating preventable diseases and improving care at home; these targets are far from being met".

When local conditions and people are favorable, foreign/public/private AID helps. But we have learned with MDGs that foreign/public/private money does not eliminate LACKS. Countries, communities, people do so on their own or they don't. In the early 90s, Robert J. Samuelson already warned us in his famous article on... END OF THIRD WORLD (Newsweek July 23, 1990): "The concept of THIRD WORLD implicitly presumed that all poor nations could be made wealthier with the correct doses of outside money and advice was a wild exaggeration". We agree with him and emphasize that development must be culturally and environmentally determined. If not, we are closer to instability, and away from sustainability.

That is why African Action on AIDS advocates for the combined knowledge and resources' concept. We sign "Conventions of Collaboration" with villages and encourage them to raise funds at their level for maintenance of infrastructure that they sometimes get through foreign/public/private money. We encourage them to create endowments for future transformative investments with long term sustainability, to stay afloat when outside funds are no longer available (See AAA - Cameroon examples below).

We also draw your kind attention on ORAP's Development philosophy: "Development should prioritize self-discovery, empowerment, self-respect, and self-confidence to safe guard the community honour, pride and dignity" (Organization of Rural Associations for Progress – Community Mobilization and Poverty Eradication in Zimbabwe, UN-OSCAI 2000).



CONVENTION COLLABORATION - AAA/ VIllage ABEM, Cameroon (2015)



WATER WELL in ABEM village - Cameroon, sponsored by CIFA (2015)

The programme to improve Living Conditions in YEUMBEUL, SENEGAL has the same philosophy, emphasizing mostly:

- The use of "local instructors" for promoting greater awareness of hygiene and health standards;
- The training of bricklayers and other workers for construction of individual sanitation facilities.

B)How Many SDGs and Why Should HIV/AIDS Be Chosen as the LEAD GOAL?

From the large consultation still on-going around the world, we understand that 17 Sustainable Goals will replace the 8 MDGs with the Final Review scheduled in 2030.

It is clear that each important country, institution or lobby, is attached to one or two goals for different reasons – good and not so good... The number

as such may matter less. As a community organization, AAA is more interested in the "appropriation" that did not happen during the MDGs. We aim for:

- The behavior change, to complement what money can do.
- What mobilizes people to their own development – seeing it through their eyes because they know best what their development looks like.
- How to encourage people to mobilize their own resources, no matter how small, and develop self-respect and dignity.
- How to trust people and instill a sense of responsibility for their personal development as well as their neighbors and communities.

Based on this understanding, HIV/AIDS should not only remain on the list, but should actually become the lead goal!

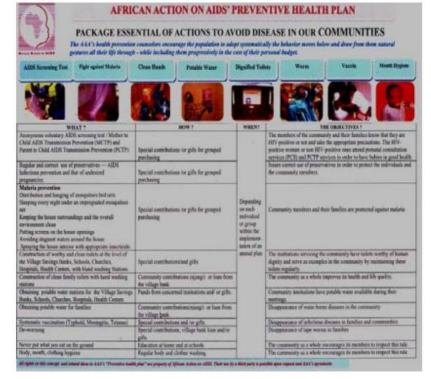
We should not forget that problems

around the epidemic are not specific to AIDS alone. Dealing with AIDS is a multi – sectorial perspective that includes:

- Preventive Health, including testing and cutting maternal and child mortality by treating preventable diseases and improving home hygiene;
- Curative Health, by providing ARV as treatment and prevention of HIV/ AIDS to larger groups and focusing on rural areas;
- Education, not only to award degrees and distribute titles, but as knowledge and skills needed to promote sustainable development. Skills to know one's body and protect it, to reduce mortality, to mobilize villagers, to improve drinking water, build toilets and wells in villages, fight malnutrition, etc.
 - Family Planning available to avoid unwanted pregnancies, keep girls in schools, and curb



CVECA SAVINGS BOOKLET ABEM Village — Cameroon to mobilize resources from members for maintenance of the well (2015)





African Action on AIDS, INC. (AAA)

WHY AFRICAN ACTION ON AIDS HAS ADOPTED THE CALCULATOR 28 RELATIVE TO THE

- 1- Because all the AAA's activities are based on KNOWLEDGE "MA YEM MA BO", or "Tknow and I DO"
 - · KNOWLEDGE which allows to understand the function of one's body;
 - KNOWLEDGE which allows each individual to make choices based on the mastering of important variant that make him (her) stay in good health;
 KNOWLEDGE which removes us from the perpetual victim state and the one of object of Pity;
- 2- Because AAA encourages the young girl and the woman to take time and responsibility to observe each, her menstrual cycle and understand it (be it regular or irregular). For the calculator functions only when given right information. Now, who give such information besides ourselves?
- 3- Because to master one's meastrual cycle means to choose a way of life which is organized and calm, stripped off doubts, worries and perpetual fears. A life far from early and undersired pregnancies and dangerous abertions. The possibility to consult a Modical Doctor in case of doubt.
- 4- Because the pursuit of education and the pursuit of regular career requires that one remains at school and in good health.
- 5- Because one has to choose his (her) sexual hije and not suffer it. If one desires to be pregnant, then plan it. But one can also abstain with full knowledge of the facts, or use condoms.
- 6- Because one understands better the importance of the course on Reproductive Bealth suggl in our clasors. One does no longer recite the said courses to get one's exams; they are put into practice in one's own life.
- 7- Because when one is an adult and wishes to bear children, one use the calculator to mark the fertility day's without effort, with no panic
- Because one must use the modern world's tools to prevent our people to always be among those analyte to mail, themselves to improving their health status. It is everyone's duty and not only that of the public
- 9- Because maternal mortality in Cameroon is one of the highest in the world 782 deaths per 100,000 births and that the fertility rate has been about 5,1 children per woman since 1998. Because one third of women in Cameroon put their first child to birth before the age of 18.
- 10- Because the Cameroon Government's Strategic Plan (SRMNI 2014-2020) has defined Family Planning as one of the priority axes for the reduction of maternal mortality and of health improvement. (Read Cameroon the priority axes for the reduction of November 6th 2014; page 11;

Ruth Samela Engo, AAA's Presid



African Action on AIDS, INC. (AAA)

POEBQUOI AFRICAN ACTION ON AIDS ADOPTE LE CALCULATEUR 28 PORTANT SUR LE CALCUL DU CYCLE MENSTRUEL DE LA FEMME ET DE LA JEUNE FILLE

- toutes les activités d'AAA sont busées sur la CONNAISSANCE « MA YEM -MA BO » o JE SAIS & J'APPLIQUE,
 - CONNAISSANCE qui permet de comprendre le fonctionnement de son corps
 - CONNAISSANCE: qui permet à chaque individu de faire des choix bone sur la multime dus variantes importantes lui permettant d'être en bonne santé ;
 CONNAISSANCE: qui mous soustrait de l'étre perpétuel de VECTIME, d'objet de PETIE.
- 2. Parce qu'il encourage la josse fille, la fonnee, à prendre le tensps et la responsabilité d'observer son cycle monstruel pour le comprendee (régulier ou mégalier). Cer le calculateur ne fonctionne que si on lui donne de bonnes informations. Et qui d'autre peut donner de telles informations en dehors de nous-mêmes ?
- angoisses peurs perpénels. Une vie loin des grossesses précoecs non désirées et des avortemes dangereux. La possibilité de consulter un Médecin en cas de doute.
- 4. Parce que la poursoite des études et d'une carrière régulière nécessite qu'on reste à l'école et en be
- 5. Parce qu'en doit choisir sa vie sexuelle et non la subir. Si on veut être enceinte, on planifie. Mais on peut aussi s'abstenir en toute commissance de cause, ou utiliser les préservatifs
- 6. Parce qu'on comprend mieux l'utilité des cours sur la Santé Reproductive dispensés dans nos salles de classes. On ne les récite plus pour passer les examens, on les applique à su propre vie.
- 7. Parce que lorsqu'on est adulte et qu'on souluite avoir des enfants, on utilise le calculateur pour man les jours de fertilité sans effort, sans punique !
- 8. Parce qu'il faut utiliser les outils du monde moderne pour éviter que notre peuple soit toujours classé parmi les peuples incapables de s'angager à améliorer eux-mêmes leur état de santé. C'est le devoir de chacun, pas seulement celui des autorités publiques.
- Parce que le taux de mortalité maternelle au Cameroun est l'un des plus élevé du monde 782 décès pour 100,000 naissances et le taux de fertilité d'environ 3,1 enfants par femme depuis 1998. Parce qu'un tiere des femmes aux Cameroux accouche de leur premier enfant avant l'âge de 18 ans
- 10. Parce que le Plan Stratégique du Gouvernement Camerounais (SRMNI 2014-2020) a défini la un des axes prioritaires de rédu plantication familiare comme un des axes prioritaires de reduction de la n d'amélioration de la santé - Lire Cameroon Tribune du 6 Novembre 2014, page 11.

Ruth Bamela Ergo, Printdente d'AAA

clandestine abortion, while maternal and infant mortality will be better managed.

- · Women, and girl orphans' education to consolidate their financial and economic autonomy, ensuring that they will not contract HIV/AIDS and be victims of sexual violence because of their low economic situation.
- · Partnerships, Network, collaboration, team work, in villages, countries, regions and global. The new goals should be about creating peaceful/respectful interactions around the world. We all gain when that happens!

If we deal with HIV/AIDS in this manner we will get higher returns to our investments and better meet some of the challenges and save the money we bury in curative health alone. As Thomas Edison (USA) once said, "The doctor of the future will give no medicine but will interest his patients in the care of human frame, in diet and in cause and prevention of disease".

C) Impact of AAA Activities

1) Family Planning

The focus of AAA Health Education Campaign that covered more than 2000 people this year was based on the need to master the menstrual cycle for a better family planning, through a simple modern tool called CALCULATOR 28. This tool is an innovation of a young African (Gabon) Engineer in Information Technology. Activities related to the Campaign were implemented both in urban /rural Schools starting with AAA orphaned Girls.

Menstruation and menstrual practices are still clouded by taboos and socio-cultural restrictions resulting in adolescent girls remaining ignorant of the scientific facts and hygienic health practices, which sometimes result into adverse health outcomes. It will help mostly girls not to drop out of school because of early and undesired pregnancies. For more information on this campaign in English and French, please

www.facebook.com/africanactiononaids.www.africanactiononaids.org



IN SCHOOLS AND VILLAGES,
GIRLS, WOMEN, BOYS AND MEN
WERE EAGER TO MASTER
THE MENSTRUAL CYCLE
FOR A BETTER FAMILY PLANNING

BUT, WHY AFRICAN ACTION ON AIDS HAS ADOPTED THE CALCULATOR 28 RELATIVE TO THE CALCULATION OF THE MENSTRUAL CYCLE OF THE WOMAN AND THE YOUNG GIRL?

See the declarations on top of previous page!

2) 21st Century Donors Concept

AAA approach emphasizes individual and collective responsibility of concerned communities. It leads to community appropriation of development and its sustainability.

The related concept of Donors of the 21st Century allows "anyone to donate" and be part of the "solution" at a minimum of 10 francs CFA or US 2 cents per day for 365 days!

The impact of this seemingly low contribution becomes powerful as numbers of contributors rise!

It clarifies the fact that, whereas community poverty aggravates the vulnerability of each member, each member's 2 cents contribute in removing common barriers to sustainable development and lead to self-respect, self-confidence, community honour and dignity.

The 10 francs CFA/US 2 cents also promote innovative thinking and contribute to global debates on LACK OF MONEY or the WHO PAYS' question.

Are we about to find another source for development funding?

See the maths for 6 billion people:

a) In CFA francs

- 6 billion people x 10 FCFA per day = 60 billion CFA francs per day
- 60 billion francs CFA x 365 days = 2190 billion CFA francs per year!

b) In US Dollars

- 6 billion people x 2 cents per day = 120 000 000 US dollars
- 120 000 000 US dollars x 365 days = 43.800 000 US dollars per year!

African Action on AIDS is already encouraging its members to try that route! Please join us to make a difference!!!

> Ruth Engo Bamela President African Action on AIDS

Donors of the 21st Century
allows
Anyone to Donate
and be part of the
Solution //



Some AAA's 21st Century donors - 2015: YOUNG, OLD, MEN, WOMEN