

TRUE FRIENDS: Disable **Not** Unable



**Presentation at the Launching of the Gambia Disability Impact Trust Fund (GDITF)
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I. OUR WORLD: the most admired & sought after



- 1. The Rich

I. OUR WORLD: the most admired & sought after



- 2. The Powerful

I. OUR WORLD: the most admired & sought after



- 3. The Famous

II. Disability

Chilling Statistics - 650 million ww, 400 million dcs, 40 percent Africa (10-15% of the school-aged), DPR>20 percent per 1000 in The Gambia

Their world:

- 1) Darkness**
- 2) Immobility**
- 3) Discomfort**
- 4) A life of constant struggle in an unlevel playing field**
- 5) Other circumstances that the able dread**

III. Special characteristics of the disable - personal experience

- 1. Some born with disability**
- 2. Some by “misfortune” along the rigorous roads of life (hence anyone among today’s able may be tomorrow’s disable)**
- 3. Patience**
- 4. Above all “the light in their hearts”.**

IV. TRUE FRIENDS OF ACHIEVEMENT

- **The Gambian “Gold Medalists”**
- **Driss of the Mountains (Morocco)**
- **Born without hands and legs (Jordan)**
- **Hawking of Cambridge**



V. ORIGIN OF THE GDITF

- 1. Disappointment in a village**
- 2. TAFCON 2017 – the Second Day**
- 3. The partners: Heeno International – statement from my daughter, Taf Foundation, GFD, Bliss Executives, EMPRETEC/GIEPA**

V. ORIGIN OF THE GDITF



VI. OBJECTIVES OF THE FUND

- I. To provide credit to persons with disabilities in Gambia**
- II. To alleviate poverty among the disabled in the Gambia**
- III. To make persons with disabilities financially independent & stop/reduce begging by them**
- IV. Increase the self-employability of persons with disabilities**
- V. To contribute towards the economic development goals of the Gambia**
- VI. To showcase the entrepreneurial skills of the disabled in Gambian society**
- VII. To exploit the “disability multiplier”**
- VIII. To encourage others to do the same or more for the *truly* needy and *willing* to work**



VII. THE TERMS

- I. D25,000 max/entrepreneur**
- II. Zero interest rate**
- III. 9 months (3 months grace period) repayment**
- IV. 20% of gross profits in years 2 and 3 will go to Heeno**

VIII. FUNDING THE GDITF

- 1. The D4 million that flew away**
- 2. From State House to a printing press**
- 3. From \$10 to \$1,000/copy**
- 4. The fat lady's gift (>\$6,000)**
- 5. Other sources with similar vision**





NEXT STEPS

- 1) Formation of the Advisory Committee**
- 2) Applications**
- 3) Training**
- 4) Disbursements**
- 5) Monitoring and Supervision**
- 6) SUCCESS**

GDITF



A SMILE FOR
THE PRESENT
& THE FUTURE



**THANK YOU
VERY MUCH!**