

2025 ANNUAL REPORT

Elizabeth Bowers Zambia Education Fund



WHERE IS LUMANA WEST, ZAMBIA, AFRICA?



Annual Report prepared by Michal Wert
April 2026

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***“If you educate a man, you educate an individual.
If you educate a woman, you educate a family, a community, and a country!”
– Zambian Proverb***

OUR VISION

Elizabeth Rachel Bowers (1979–2002) shared her compassionate spirit with the people of Lumwana West, Zambia, as a Peace Corps volunteer. The education legacy sustains Beth's vision of service and global awareness by empowering young women to build positive change from within, to become leaders and educators, and to improve the quality of life in their communities.



Help EBZEF
educate the
Whole Girl!



OUR MISSION

The mission of the Elizabeth Bowers Zambia Education Fund is to empower women, children, and their community in Lumwana West to break the cycle of poverty through education.

WHAT WE HAVE ACCOMPLISHED

EDUCATION

314 GIRLS received secondary school scholarships from 2003-2014

48 GIRLS received college/vocational training scholarships since 2005

103 PRESCHOOL CHILDREN in 2025

GRADES 9-12 OFFERED to all children in Lumwana West since 2016



CONSTRUCTION

LARGEST LIBRARY in the NW Province, furnished with over 22,000 books and computers and new books regularly added

9 FURNISHED SECONDARY SCHOOL CLASSROOMS

3 FURNISHED SCIENCE LAB CLASSROOMS

3 FURNISHED PRESCHOOL CLASSROOMS with playground

9 TEACHERS' HOUSES

SOLAR PANELS bring electricity to library and science lab

3 COMMUNITY WELLS for pre-school, secondary school, teachers' housing, clinic, and science lab

GIRLS, BOYS & PRESCHOOL LAVATORIES with drainfields



COMMUNITY SUPPORT

LUMWANA WEST VILLAGE EXECUTIVE COUNCIL formed to advise on local issues & priorities. Continues as **LUMWANA WEST PTA/LIBRARY COMMITTEE**

ADMINISTRATIVE

OREGON 501(c)(3) PUBLIC CHARITY since 2007

WORLD VISION USA/ZAMBIA contracted to administer funds locally & manage construction since 2003

IREEN SANDU (Basic School Headmistress)

contracted as local EBZEF representative

COMMUNITY PARADIGM SHIFT supporting girls' education

"Parents who will be found marrying off their female children below the age of 23 in this area will be punished... This is a generation of educated people. We cannot afford to be marrying off our girls at the expense of empowering them with education."

High Chief Sai'lunga, 2018

THANK YOU FOR YOUR SUPPORT! Almost \$94,000 donated in 2025

REMEMBERING ELIZABETH RACHEL BOWERS

April 1979–March 2002

Yesterday was actually a beautiful day—the sun was coming through the leaves of the trees making sunspots on the ground and illuminating wandering goats searching for food amidst the village. I munched on ground nuts and watched the scene carry on around me, glad to be where I was. Then the guys returned from their fields, one carrying a slasher (it's the time when everyone is slashing space to grow beans) and the other plucking the strings of his self-made "guitar."

Elizabeth Bowers
Peace Corps Volunteer
Journal entry 2/17/2002



The Elizabeth Bowers Zambia Education Fund (EBZEF) was founded to continue Beth's desire to make an impact on the world. Beth lived a rich and active life. She became a Peace Corps Volunteer in remote Lumwana West, in NW Zambia, Africa, after spending a year studying in Japan and receiving a BA in Japanese Studies from Earlham College.

Beth died as the result of a bicycle accident in Lumwana West in 2002 at the age of 23. In addition to her legacy in Lumwana West, Beth's organs and tissues enriched the lives of more than 23 people in Zambia.

Those who remember Beth celebrate the influence she has had on their lives. Many have been inspired by the story of her life to support EBZEF's programs in the village that Beth came to love.



It's 12:30 now. I just ate two delicious mangoes and am now relaxing in this bug-proof hammock, listening to all the little and big live things going about their daily business. Sometimes I wish I weren't here to talk to fish farmers so I could just kind of assimilate into this village: go to the fields every day, help cook, and just belong. Oh, this time is so precious. How many of us have time to THINK in our daily routines? Or to just be. I just climbed the big mango tree out back & went to the top for the 1st time. What a view! I had forgotten how much fun it is to climb trees.

Elizabeth Bowers
Peace Corps Volunteer
Journal entry 2/20/2002



BETH'S LADIES

In 2025, 22 women attended college or vocational school with EBZEF support. Since 2006, 48 young women pursued education beyond secondary school on EBZEF scholarships.

Our initial dream was to educate the girls of Lumwana West through secondary school. When they realized they could complete secondary school, several girls asked if EBZEF would help them obtain certificates to help them find jobs. Then they realized that with only two more years of study, they could obtain a college degree. Now we have supported girls for master's degrees and more.

Encouragement from you, our sponsors, sustains Beth's Ladies and they regularly express their gratitude for your ongoing support. They work hard and we are proud of their success.

CONTINUING STUDIES

MARGARET KAMBILI



Year 3 of 3,
Electrical
Engineering,
Northern
Technical
School

REBECCA LUBEBA



Year 3 of 3,
Diploma in
Metal
Fabrication,
Northern
Technical
College

MUTINTA CHILUMBWE



Year 3 of 3,
Electrical
Technology
Mwinilunga
Trades
Institute

VISAKA KAPALU



Year 7 of 7,
BS in Medicine
& Surgery,
Lusaka Apex
Medical Univ

ANIPHER MBIMBI



Year 1 of 2,
Upgrade to
BS in Public
Health,
Mosa Univ

CHRISTABEL SWETA



Year 1 of 2,
MS in Public
Health,
U of Lusaka

KARREN KAMULOSU



Year 5 of 5,
Computer
Science,
University
of Zambia

CAREN KABULAYI



Year 4 of 6,
Upgrade to
Ophthalmologi
c Surgery, Levy
Mwanawasa
Medical Univ

THELMA SAMBAULU



Year 4 of 4,
Nursing,
Oak
University

ABIGAIL NJAPAWU

Year 4 of 4,
Nursing &
Clinical
Medicine,
Silver Maple
College of
Educ. &
Health Sci

“After college, I will work as a public health nurse focusing on disease prevention, engaging communities in health promotion initiatives that help people to take control of their health and well-being and health education.

Kerron Chilumbwe

KERRON CHILUMBWE

Year 1 of 2,
Upgrade to
BS in
Public
Health
Nursing,
Ndola

Nursing School

REGINA KALULU CHILUFYA

Year 4 of 5,
Registered
Nursing,
Mukuni
Nursing
Trust Inst

BRENDA SAMBAULU

Year 3 of 3,
Registered
Nursing,
Kalenj
College of
Nursing

DIANA MULONGOTI

Year 3 of 3,
Registered
Nursing,
Ideal
School of
Nursing &
Midwifery

MAILEN MUTAMBO

Year 3 of 4,
BS in
Nursing &
Midwifery,
Chreso
University.

LYDIA NJOLOMBA

Year 3 of 4,
BS in
Sustainable
Nat. Res.
Mgmt &
Climate
Change,

Copperbelt U

ETHEL KAWAYA

Year 4 of 4,
Public
Admin,
National
Institute of
Public Admin

**CHISANGA CHILDUFYA
GIFT**

Year 4 of 4,
Degree in
General
Hospitality,
Mushili
Skills
Training
Center

JEAN MUTEPUKA

Year 1 of 2,
Upgrade to
BA, Early
Childhood
Education,
Gideon
Sema
College of
Excellency

“I am confident I am going to mentor and empower girls in the community, improve education outcomes and quality, foster community development, shift social norms and economic stability.”

Jean Mutepuka

CHARITY MASHATA



Year 4 of 4,
Teaching
certificate
upgrade to
BA degree,
Kwame
Nkrumah
U

GRACE MUTAMBILA



Year 3 of 3,
Teaching,
Solwezi
College of
Education

BELINDAH KALUMBA



Year 1 of 2,
BA in
Literacy &
Language
Education,
West East
Institute

LUMWANA WEST COMMUNITY

After its worst drought in 20 years, the rainfall in 2025 renewed optimism throughout Lumwana West. The drought has eased, farmers are again in the fields, and community spirits are much improved.

“This year Zambia has experienced good rainfall; therefore, as a nation we expect to have good food security up to the next farming season.”

Librarian Sandra Kamulosa

Ireen Sandu states that “People have come to realize the importance of education. They appreciate your support by building the secondary school structures, the pre-school classrooms and the lavatory, and the library, to mention but a few. You have brought education to the doorstep of Lumwana community. It is an indelible mark which will never be forgotten. This always reminds the community about our daughter Elizabeth Bowers, who is still a living testimony for the people of Lumwana West. The community has grown, people are happy and have been educated. Great change has been seen in the Lumwana west community.”

ELIZABETH BOWERS MEMORIAL LIBRARY

The Library received a \$2,500 Literacy grant from the Salem Rotary Club. The Lumwana West Library Committee purchased new books and supplies, including an overhead projector to make presentations. Part of the funds were reserved for new texts to be in line with the new curriculum. Librarian Sandra Kamulosu reported that the team eagerly awaits the release of new books aligned with Zambia’s updated national curriculum.

“The library is operating very well with the newly stocked books and other resources. Learners are using the library as the centre for their academic research. The library has improved academic excellence in Lumwana West.”

Sandra Kamulosu



The Secondary School introduced a repeat policy, requiring a student to pass the required number of subjects to progress to the next grade. Students are using the Library to study to ensure their continued progress.

SECONDARY SCHOOL

GRADE	GIRLS	BOYS	TOTAL
9	30	30	60
10	52	47	99
11	13	24	37
12	95	65	160
TOTAL	190	166	356

A total of 356 students enrolled in Secondary School in 2025. The number of students fluctuates as tests in Grades 8 and 10 determine who proceeds to the next grade.

A new curriculum was implemented that focuses

on hands-on and competency-based lessons. Teacher Sandra Kamulosa reports, “The Science Lab has changed the learning situation in Lumwana West. Especially that learners have direct observation on the experimental lessons in science. Lately the school has produced high grades in science that have seen pupils passing to the university.”



PRE-SCHOOL

Pre-school opened on February 10 and attendance was overwhelming – a total of 135 learners, up from 103 in 2024. There are two categories of learners: 3-4 years and 5-6 years. Three classrooms accommodated 45 children each and 75 learners graduated to grade 1.

3-4 & 5-6 Years		
GIRLS	BOYS	TOTAL
87	48	135

The feeding program is an initiative that aims at encouraging community members in Lumwana West to send their children to access early education. This is done to enable young children coming from vulnerable families who can't afford to have a balanced meal to be kept healthy so as to learn well.

Lumwana West Early
Childhood Education
Committee

As the drought eased, pre-school crops grew well and Headmistress Ireen Sandu was proud of the preschool garden and the bags of maize the children produced. Providing food to pre-school children has greatly improved attendance.

The Pre-school lavatory project is complete and all schools in Lumwana West now have running water and flushing toilets. The Pre-school is the only one with a modern lavatory in the province, a great achievement for the community and the country at-large. The mechanized water system also supports small vegetable gardens for teachers to supplement their meals. Clean water and sanitation remain priorities, ensuring



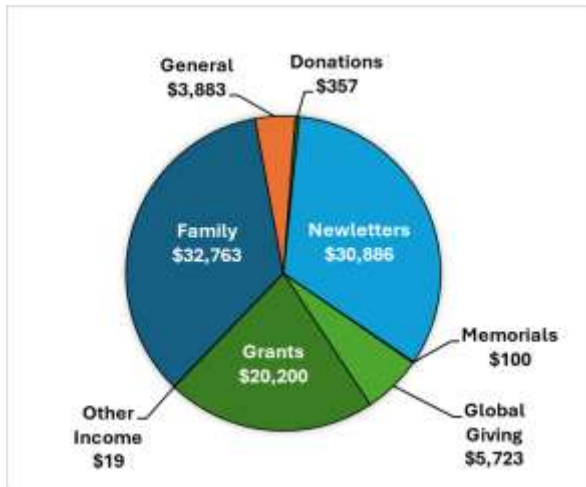
a safe and healthy environment for all learners. The school system stands out as one of the cleanest and best maintained in the district.



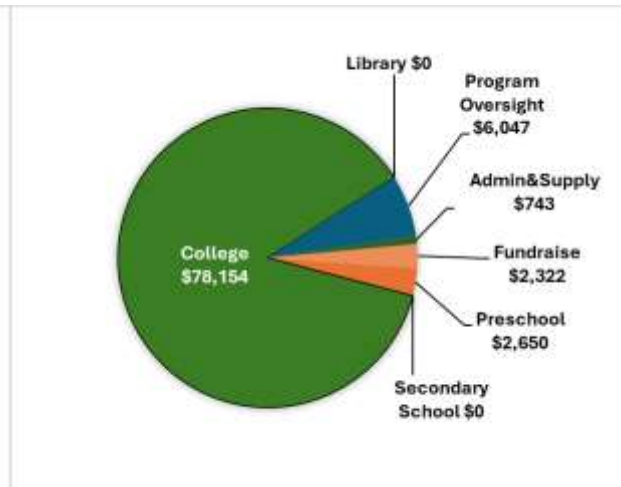
REVENUE & EXPENSES

EBZEF is a fully volunteer organization that relies on donations and grants to invest in education and related community projects in Lumwana West. Projects for the Library and Secondary School are complete. As EBZEF winds down, most expenses support final projects for the Pre-school and Beth's Ladies college and technical school expenses. A statement of 2025 financial activities is available upon request.

2025 REVENUE \$93,931



2025 EXPENSES \$97,427



EBZEF continues to be a member of the Nonprofit Association of Oregon and holds the 2025 Candid Platinum Seal for Transparency. GlobalGiving, a crowdfunding platform for grassroots charitable projects, has recognized and supported EBZEF since 2019.



EASY WAYS TO SUPPORT EBZEF

Donate to companies that share their proceeds with EBZEF

PayPal Giving Fund	https://www.paypal.com/us/fundraiser/charity/1901999
Fred Meyer Community	https://bit.ly/ebzefm
Guidestay	https://bit.ly/ebzefstar
Network for Good	www.networkforgood.com
Volunteer Match	https://bit.ly/ebzefvm
Ebay Charity	https://ebzy.to/3APf1f3
BottleDrop Oregon	https://bit.ly/ebzefbottle
GreatNonprofits	https://bit.ly/ebzefGNPP
GlobalGiving	https://goto.gg/43633

Visit EBZEF online

EBZEF website	www.ebzef.org
LinkedIn	https://bit.ly/ebzefin
Facebook	www.facebook.com/EBZEF
Twitter	twitter.com/EBZEF
Volunteer link	https://bit.ly/ebzefvm
PROTEA newsletter	https://ebzef.org/news



Donate to change lives and offer hope to Beth's Girls and their community

So little goes so far:

\$25	Funds a classroom blackboard
\$50	Funds books for the Library
\$125	Funds one month of Pre-school aide salary
\$450	Funds graduation fees
\$600	Funds a Library computer
\$2,500	Funds a year of college study
\$5,500	Funds a duplex for a single teacher
\$14,000	Funds a house for a married teacher

(Amounts vary due to the fluctuating exchange rate between US\$ and
Zambian Kwacha.)

EBZEF has been an Oregon 501(c)(3) public charity since 2007

WHO WE ARE

BOARD OF DIRECTORS



LINDA BOWERS
Executive Director
Retired English Prof,
Willamette Univ.
Salem, OR



KAREN CHITTICK
Secretary
Retired Assoc. Dir.
Academic Admin,
Tokyo Int'l Univ.
Salem, OR



KATHY ELLIS-KELEMEN
Treasurer
Retired CFO
Kelemen Adv. Assoc.
Salem, OR



GERARD BOWERS
Director
Retired English Prof.
Willamette Univ.
Salem, OR



JENNIFER BOWERS
Asst. Director
IT/Network Op.
Specialist
NW Sr.&Disability
Services, Salem, OR



DAN IRVINE
Director
Sr. Adv. External
Engagement
World Vision Int'l
Hudson, FL



FORDSON KAFWEKU
Director
Children Int'l Dir.
Lusaka, Zambia

ADVISORY BOARD



CASSANDRA FARRIN
Publishing Director
Erewhon Books
Emmett, ID



BOB KISTER
Non-profit
Communications
Reedsport, OR



ANGELA WANAK
JD/MBA Willamette
Univ.
Salem, OR



MICHAL WERT
Retired, Principal
MW Consulting
Newberg, OR

EBZEF does much of its work through committees of volunteers, see Attachment A. Our amazing partners in our programs are included in Attachment B.

LOOKING FORWARD TO 2026

For more than two decades, Beth's legacy has grown into a network of literacy, leadership, and opportunity in Lumwana West. Over the years, our shared commitment has grown into a full learning environment, from pre-school through secondary school, with furnished classrooms, a fully stocked and lighted science lab, housing for teachers, lavatories and clean water, and a solar lit 20,000+ volume library serving the entire community.

In 23 years, we have witnessed a generation of girls go from no prospect of education past primary school to becoming talented professionals. We have witnessed a cultural shift in the community from prioritizing boys over girls to an equal education opportunity. The girls and their community are forever changed.

What EBZEF has accomplished has far exceeded our expectations. With our mission milestones achieved, 2025 was spent preparing a thoughtful transition to a community-led future, sustaining the gains that we made together and helping the community move forward with confidence. We have identified four primary efforts in 2026 as we continue to wind down our program.

Complete scholarships to currently enrolled Beth's Ladies

Our priority is to honor our commitment for Beth's Girls to complete their educations and to see them through to graduation. Many college costs cannot be anticipated (graduation fees, required trips and supplies, license fees, and more) and the exchange rate continues to fluctuate and rise, but the intent is to have all college expenses paid by the end of 2027.

Engage Lumwana West leadership in self-advocacy for education

We plan to engage the World Vision Citizen Voice and Action program to equip the community with advocacy and resource-mobilization skills to continue to support education after EBZEF's role ends.

Conduct a qualitative, community-driven assessment of our impact

If funding permits, we want to conduct interviews and conversations with Beth's Girls, educators, local leaders, village chiefs, and other partners, to document our accomplishments and to help guide future learning and local ownership.

Celebrate our success

At the conclusion of our successful program, EBZEF intends to celebrate what we have accomplished together, with Lumwana West and our friends, partners, and supporters.

ATTACHMENT A: EBZEF Committees

Executive Committee, Linda Bowers, chair

Purpose: Make decisions and act on behalf of EBZEF in emergencies and between Board meetings. Offer direction to the various EBZEF committees in line with the mission, values, and goals of the organization.
Meets prior to each Board meeting to discuss pending issues and to set the agenda. Meets between Board meetings as needed to respond to immediate issues and opportunities. Members of the Executive Committee include Executive Director Linda Bowers, Board Member Gerry Bowers, Secretary Karen Chittick, and Advisory Board member Michal Wert.

Finance Committee, Kathy Ellis-Kelemen, chair

Purpose: Keep full and accurate accounts of EBZEF financial records, oversee disbursement of funds, and make regular financial reports to the Board of Directors.
Prepares an annual budget and provides regular financial accounting updates to the Board. Coordinates with tax consultant to prepare annual taxes for EBZEF and provides regular bookkeeping reports for the Finance Committee to monitor finances.

Education Committee, Angela Wanak, chair

Purpose: Monitor scholarship recipients, maintain student lists, and provide reports to the Board of Directors.
Maintains an on-going list of girls receiving EBZEF scholarships.

Grant Committee, Linda Bowers/Karen Chittick, co-chairs

Purpose: Identify opportunities and oversee grants and scholarships for EBZEF.
Coordinates with the Salem Rotary and other potential grant opportunities. Works closely with the Fundraising/Advisory Committee to develop grant applications.

Fundraising/Advisory Committee, Linda Bowers, chair

Purpose: Develop and implement a fundraising strategy for the Board and volunteers. Oversee publicity and events for EBZEF. Advise the Executive Director on EBZEF activities and opportunities.
Strategizes on raising funds for projects. Advises the Director about ongoing issues.

Library Committee, Karen Chittick, chair

Purpose: Responsible for oversight of library operations and furnishings, acquisition of books, librarian oversight, library programs and policies, memberships and subscriptions, and general facility maintenance. Also monitors and supports the preschool program.
Coordinates with the Lumwana West Librarian to identify needs and solicit grants for new books, supplies, equipment, and building maintenance.

Technology Committee, Michal Wert, chair

Purpose: Investigate opportunities for how technology can improve the quality of life for Lumwana families.
Jennifer Bowers posts regularly on Facebook, Twitter, and other social media platforms, and maintains and regularly updates the EBZEF website.

Intercultural Advisory Committee, Fordson Kafweku/Dan Irvine, co-chairs

Purpose: Advise the EBZEF Board and Committees to ensure sensitivity and suitability of approaches to programs and to the people of Lumwana West and Zambia.
Dan and Fordson provide valuable insight on all aspects of working with Lumwana West and other partners in Zambia, as well as advising on opportunities for international fundraising.

ATTACHMENT B: EBZEF Partners

EBZEF appreciates the many important partners in our programs:

- **Community of Lumwana West** – on-going partner to evaluate scholarship recipients, build the Memorial Library, initiate and develop the preschool and secondary school construction projects, construct teachers' housing, and provide local advice and coordination.
- **Baal Dan Charities** – supported preschool construction and offers grants for on-going preschool programs. www.baaldan.com
- **Books for Africa** – donated books and shipping for the Memorial Library. www.booksforafrica.org
- **Caritas Foundation** – supported shipping books to Zambia. www.claritascreative.com
- **Columbia River Peace Corps Association** – variety of project grants. www.crpca.org
- **Engineers Without Borders (EWB) Mid-Columbia Chapter** - worked with villagers, EBZEF, and World Vision to construct a 3-classroom science lab. www.ewb-mid-columbia.org
- **Fort Vancouver Lions Club** – supported the Memorial Library. www.fortvancouverlions.org
- **GladRags** – donated reusable menstrual pads for Beth's Girls. www.gladrags.com
- **GlobalGiving** – crowdfunding for secondary school facilities. www.globalgiving.org
- **Goodman Family Foundation** – supported the solar power project for the Library. www.goodmanfamilyfoundation.org
- **Kitwe Zambia Nkana Lions Club** – paid for cataract surgery for two Beth's Girls. www.e-clubhouse.org/sites/kitwe_nkana
- **National Solar** – supported solar project for the Memorial Library. www.natsolar.com
- **Peace Corps** - Peace Corps Partnership Project helped initiate the scholarship program and oversaw construction of the Memorial Library. www.peacecorps.gov
- **Salem Rotary Literacy Committee** – Library book grants. www.rotaryclubofsalem.com
- **Salem Shirle Elementary School** – conducted Penny Drives for EBZEF. www.schirle.salkeiz.k12.or.us
- **Salem Adam Stevens Middle School** – conducted fundraising and educational programs. www.stephens.salkeiz.k12.or.us
- **Shalaby Trust** – supported the Memorial Library.
- **South Salem High School** – sponsored a Zambia Club for fundraising and education. www.southsaxons.com
- **Willamette University, Atkinson Graduate School of Management** – consulted on program development. www.willamette.edu
- **Willamette University Pi Beta Phi Sorority** – conducted fundraising and education programs. www.willamette.pibetaphi.org
- **World Vision USA/International/Zambia** – helped ship books to the Memorial Library; oversaw construction of the preschool, the secondary school, teachers' housing, and general infrastructure; coordinates projects with the Ministry of Education. www.wvi.org