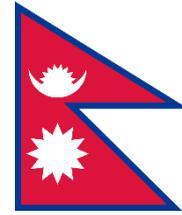
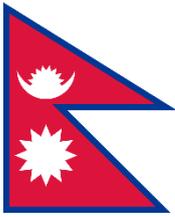


## THAMES VALLEY 2018

### GIFT FOR THE POOR

#### NEPAL

#### Chhaimale Village



This year we have a new focus for our gift for the poor. In the past four years we have helped in a significant way to establish the work of Hope in Zambia. This year the first £30,000 collected will go to help HOPEworldwide Nepal (HwwN) and the rest will be retained within Thames Valley for use in the local area.

The earthquake that devastated Nepal three years ago is history. The disaster relief teams are long gone but the lives of many that lost family, homes and crops are still severely affected.



On a mountain side 25km from Kathmandu is the village of Chhaimale. After the earthquake the 8,000 or so that live on the steep slopes are just about surviving.

Many lost their homes and now live in corrugated tin sheds.

Up until a few months ago the nearest water supply was a 30-minute trek down the mountainside. Almost all the village are subsistence farmers growing food to feed their families. The instability of the government over the past few years has meant that roads to the village are very poor and the pledge of money to rebuild their homes has not been forthcoming.



HOPEworldwide Disaster Relief Fund helped the village in the aftermath of the earthquake and have some funds left to help with ongoing development so that the village can rise out of the poverty trap.

JP was asked to go to Nepal in July 2017 to develop a plan that would:

1. Work alongside the village farmers
2. Address the current need for development
3. Be self-sustainable for the long term

### **Current Situation**

At present about 300 farmers borrow money from Loan agents to buy seeds and to cover household expenses (most banks will not give them loans). The individual loans range from 30,000 to 100,000 Nepalese rupees (about £200-£750). The normal interest rate is from 15% to 25%. The farmers pay back the loan each year by selling their only cash crop from their fruit trees (pears and lopsi—a small fruit). Often the Loan agent will take the fruit as repayment but pay as little as 10-15 rupees per kg. The retail prices on the market range from 80-120 rupees per kg.

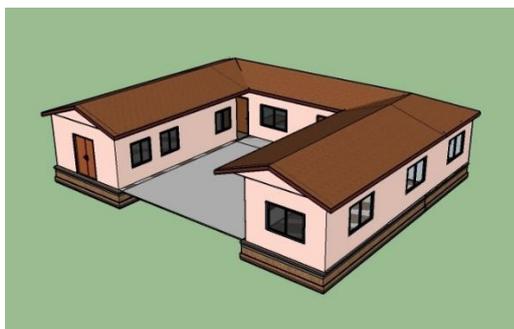
After several meetings with the village representatives three areas were identified as the most significant to aid sustainable development:

1. To add value to their cash crop
2. To reduce the cost of the loans
3. To development training

### **Factory and Community Centre**

A plan has been drawn up to build a factory and village centre. This will be managed and run by HOPEworldwide Nepal (HwwN) on a not-for-profit basis. The factory will process the fruit to add value, and the centre will include training for farm development, computer studies, and English classes.

Land has been purchased and work has begun on the centre. The cost of the centre is being met by HOPEworldwide's Disaster Relief Fund.



Foundations being laid

## **Factory Production**

Fruit would be bought from the farmers at a fair price. Possibly 30 to 40 rupees per kg. This is double the price most of them get at present. Women would be trained and employed to process the fruit making jam, dried fruit, and fruit juice. Profits from the factory will be used to meet the running costs of the centre.



Pear trees in village.

## **Micro Loan Funding**

By far the greatest help to the farmers will be to reduce the cost of their loans and over time help them develop so they will not need to borrow each year.

We are setting up a micro loan scheme that will offer loans to the farmers at 10% interest. This will both save farmers' money and the interest will be used to meet the costs of running the centre. We are looking to raise £50,000 to establish the micro-loan scheme. This will generate £5,000 a year which will cover 80% of the running costs of the centre.

Thames Valley will meet the first £30,000 of this through their gift for the poor and JP is working on raising a further £20,000. This will ensure that the centre will be self-funding on an ongoing basis.

John will be making a fourth trip to Nepal on 24th May to oversee the finishing of the centre and set up the factory and micro loan scheme.

## **Our Gift for the Poor**

We are asking everyone to pray about this and make an anonymous pledge in the next few weeks. Pledge forms and a box will be at the Bracknell services on Friday and Sunday.

You can give at any time by cash, cheque or by bank transfer. Cash and cheques should be given to Dennis or JP, and transfers made to:

*Lloyds Bank, TVCoC, Sort Code 309696, Account 04441386.*

*Mark ref: Gift for the Poor*

**The final collection will be on Friday 13th and Sunday 15<sup>th</sup> July.**

For more information please contact John Partington at [jprose.partington@gmail.com](mailto:jprose.partington@gmail.com) or call 07932 946 539. Thank you.