



Noteworthy

OCT | 2016

Funding Focus:

Year-end Giving Opportunities

It's that time of year when our faithful supporters begin considering their year-end giving plans.

Heading into 2017, we have several opportunities where **you** can make a real difference!

Would you thoughtfully consider assisting our local teams in India and/or Nicaragua in one of the follow areas?

- \$20 monthly feeds a child and sends her to school
- \$60 funds a health camp in a remote Indian village for a day
- \$100 funds a loan that gets repaid and loaned again
- \$500 funds a 10% share of a new irrigation system at our farm in Nicaragua
- \$1000 buys a motorcycle for a loan manager (who walks or takes the bus in dangerous neighborhoods)
- \$1800 operates our medical clinic in India for one month

You may set up your contributions online at **theNEOfund.org/needs**. Should you have specific questions, feel free to contact Ron@theneofund.org or our accountant, Stacey@theneofund.org.

Thank You!!

Lending program gears up for growth

by Ron Hockley

First, first, first...this program helps the poor and especially the children.

— Francisco Barquero, PhD

This summer NEO hired Francisco Barquero, a recognized micro-finance expert, to evaluate our micro-lending program in Nicaragua. Francisco, a native Nicaraguan is a Fulbright Scholar who earned his PhD in Economics at the University of Wisconsin. He has worked with numerous micro-finance institutions around the world and brings many years of first-hand experience. We met with Francisco and our El Faro team this week in Managua.

The consulting process involved a deep and comprehensive analysis of our program over several weeks, including extensive surveys of local borrowers and staff, and the use of the Poverty Progress Index to evaluate the neighborhoods where we work and the quality and impact of our program.

The Results

We have been lending in partnership with El Faro in Nicaragua for seven years. We've made nearly 1,000 loans and we have 168 borrowers active today. Our lending portfolio contains \$16,762 in assets. Most importantly, according to Barquero, "this joint effort between NEO and El Faro has proven the tremendous effect that small loans can have for the poorest of the poor micro-entrepreneurs. The loans have allowed hundreds of families that were living in extreme poverty to establish their own micro-enterprises."

Below: Our in-depth study of our current lending program is preparing us for future growth. This is great news for our borrowers and would-be borrowers in Nicaragua's poorest slums.



*Tax-deductible donations may be made to The NEO Fund, a 501-c3 non-profit,
ONLINE at TheNEOfund.org/needs
or by MAIL to: The NEO Fund • 13407 17th Avenue, Ct E • Puyallup, WA 98374*

Congratulations El Faro!

El Faro will be celebrating their 9th Anniversary on 11 December 2016. Interested in attending the celebration? Email Ron at ron@theneofund.org for more information! Tax-deductible anniversary gifts can be made online at theneofund.org/needs. Specify El Faro Anniversary in the comments section.

Lending Program Gears Up for Growth (continued from page 1)

There are several accomplishments we're especially proud of:

- We're in the right places. The poverty level in the neighborhoods where we work is notable. "Poorest of the poor" isn't just a slogan, it accurately describes the constituents we serve every day.
- We serve the right people. Our program is highly oriented to vulnerable women with the proceeds directly contributing to the education, health and wellbeing of their families, especially their children.
- Our loans are desperately needed. Our borrowers represent a disregarded and underserved group with little access to either conventional banking services or other micro-finance options.

In short, Barquero concluded, "The NEO Fund has great potential to make a high social impact in a sector of underserved people that is full of opportunities for growth."

To those of you who believed in us early and invested in us even when it was still in the "idea phase", thank you! Our achievements are thanks to your vision, foresight and generosity.



Miriam with Sindy, Tamara, and Cony who now manage the feeding of 250 children daily from the new Guadalupe kitchen space.

Guadalupe Update

In July we told you about the house El Faro is developing as its nerve center in the La Chureca neighborhood of Guadalupe. Thanks to our generous partners, Ramón Baca is now pursuing his vision with a massive remodel and makeover of the house. Our September team from the FCCT School pitched in too with sweat and hard effort.

The house has a large common area where groups of people can meet, including a new church that will be launching there soon. It also has a big kitchen (left) where food for the Guadalupe feeding programs is prepared every day and an enormous storage pantry. The structure has been prepared to support multi-purpose rooms for office, classroom, and a smaller meeting space on a second story that will be completed in a second phase of construction as funds become available.

THANKS TO ALL who are making this transformation possible by your support and hard work!

"When a woman gets an extra dollar in her hands, 90 percent goes to her family."

-Melinda Gates

(Eighty percent of NEO micro-loans are made to women).



Women from a nearby village come and visit Dr. Surendra at the Pedapatnum Clinic's opening health camp. They are so grateful for this clinic as distance and transportation costs prohibit them from accessing much needed health care and child/infant check-ups in the larger cities.

Drum-beater announces opening of Pedapatnum Health Clinic

In Andhra Pradesh, India, very good news is often announced village-to-village by a drum-beater. He drums until he has people's attention, then he calls out his announcement – like a town crier in merry old England.

Because of your partnership and support, we had our very own drum-beater recently announcing that the KISES Health Center is open for business. This partnership serves the poorest of the poor in the Krishna River Delta and paves the way for us to launch our community-based micro-lending model.

Here are a few of the things we've accomplished so far:

- the clinic had been unused for several years, so we repaired the roof, windows, doors, and toilets; cleaned the garden; scrubbed and painted,
- hired a doctor, nurse, janitor and watchman,
- started daily operating hours 9-5,
- started Sunday health camps,
- conducted health and sanitation surveys in the villages, and
- in addition to the ongoing operations we retained a health educator and visiting doctors to offer special services to pregnant women, children and people with diabetes.

The clinic has come back to life! It is a place of joy, hope and possibility. This month we're working with micro-finance expert Francisco Barquero (see the Lending story on page 1) to design a lending program for Andhra Pradesh that will begin to lift families, one-by-one, from desperate poverty. Please consider a year-end gift to change a life in Andhra Pradesh! ■■■

Our mission is to equip parents with the capabilities to provide for their children's nutrition, health, and education by working through established local organizations in some of the most vulnerable communities of the world.

The NEO Fund

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Sustainable Community Development for the Poorest of the Poor

Backpage



TEAM VISITS 2017 NOW SCHEDULING!

Looking for a hands-on experience in overseas development work? Do you work with an adult or youth organization and would like to provide them with an opportunity to grow personally? Or maybe you're looking for a unique setting for a team-building experience.

We tailor unforgettable hands-on experiences for companies, organizations, families and even individuals. Whether you choose a project in India or Nicaragua, your team will work side by side with our local staff to bring lasting change, not just in the lives of others, but in your own as well! Interested? Email Ron at ron@theneofund.org or submit an on-line form at TheNEOfund.org/contact giving your information in the Comments section.

Donor Checklist – How YOU can make a difference!

- 'Like' *The NEO Fund* on Facebook
- Visit TheNEOfund.org and Join the family!
- Visit TheNEOfund.org/needs and consider a monthly pledge of \$10!